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"Uses a known truth to pass a thousand nothings with."

Flitcraft, Allen J.

FOURTEENTH ANNUAL EDITION

FEBRUARY, 1901.

LIFE INSURANCE MANUAL

Application Agreements and Complete Policy Forms

OF

REPRODUCED BY A. J. FLITCRAFT

Forty-Nine Life Insurance Companies in America

WITH

**NONFORFEITURE LAWS OF CALIFORNIA, COLORADO,
KENTUCKY, MAINE, MASSACHUSETTS, MICHIGAN,
MISSOURI, NEW JERSEY AND NEW YORK.**

FOR AGENTS' USE.

PUBLISHED BY

A. J. FLITCRAFT,

609-615 Maple Avenue, Oak Park, Ill., U. S. A.

FOURTEENTH ANNUAL EDITION

LIFE INSURANCE MANUAL

Application Agreements and Complete Policy Forms

COPYRIGHT, 1901, BY A. J. FLITCRAFT.

NEW YORK: THE NEW YORK LIFE INSURANCE COMPANY, 1901.

NEW

THIS MANUAL IS A COMPLETE GUIDE TO THE LIFE INSURANCE BUSINESS, AND IS THE ONLY ONE OF ITS KIND. IT CONTAINS ALL THE INFORMATION NEEDED BY THE INSURANCE MAN, AND IS THE ONLY ONE OF ITS KIND.

FOR SALE BY ALL BOOKSELLERS

NEW YORK

A. J. FLITCRAFT

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COMPANIES.

COMMENCED BUSINESS

Etna, of Hartford, Conn.....	January, 1850
Bankers Life, Lincoln, Neb.....	May, 1887
Bankers Life, New York.....	March, 1869
Berkshire, of Pittsfield, Mass.....	September, 1851
Brooklyn, of New York.....	July, 1864
Canada Life, Toronto, Ontario.....	August, 1847
Confederation Life, Toronto, Canada.....	October, 1871
Connecticut General, of Hartford, Conn.....	October, 1865
Connecticut Mutual, of Hartford, Conn.....	October, 1846
Equitable, of Des Moines, Ia.....	February, 1867
Equitable, of New York.....	July, 1859
Fidelity Mutual, Philadelphia, Pa.....	January, 1879
Franklin Life, Springfield, Ill.....	July, 1884
Germania, of New York.....	July, 1860
Hartford Life, Hartford, Conn.....	April, 1867
Home, of New York.....	May, 1860
Illinois Life, Chicago, Ill.....	October, 1899
John Hancock, of Boston, Mass.....	December, 1862
Kansas Mutual Life, of Topeka, Kan.....	January, 1882
Manhattan, of New York.....	August, 1850
Maryland Life, Baltimore, Maryland.....	July, 1865
Massachusetts Mutual, of Springfield, Mass.....	August, 1851
Metropolitan Life, of New York.....	January, 1867
Michigan Mutual, of Detroit, Mich.....	August, 1867
Mutual Benefit, of Newark, N. J.....	April, 1845
Mutual Life, of Kentucky.....	June, 1866
Mutual Life, of New York.....	February, 1848
National, of Montpelier, Vt.....	February, 1850
National Life U. S. A., Chicago, Ill.....	August, 1868
New England Mutual, of Boston, Mass.....	December, 1843
New York Life, of New York.....	April, 1845
North American, Toronto, Canada.....	January, 1881
Northwestern Mutual, of Milwaukee, Wis.....	November, 1858
Pacific Mutual, of California.....	January, 1868
Penn Mutual, of Philadelphia, Pa.....	May, 1847
Phoenix Mutual, of Hartford, Conn.....	May, 1851
Provident Life and Trust Co., of Philadelphia, Pa.....	June, 1865
Provident Savings Life Assurance Society, of New York.....	Aug., 1875
Prudential Insurance Co., America, Newark, N. J.....	January, 1876
Royal Union Mutual Life, Des Moines, Ia.....	March, 1886
Security Mutual Life, Binghamton, N. Y.....	January, 1887
Security Trust and Life Insurance Co., New York.....	July, 1895
Sun Life, Montreal, Canada.....	May, 1871
State Mutual, of Worcester, Mass.....	June, 1845
Travelers, of Hartford, Conn.....	July, 1866
Union Central, of Cincinnati, Ohio.....	March, 1867
Union Mutual, of Portland, Me.....	October, 1849
United States, of New York.....	March, 1850
Washington, of New York.....	February, 1860

RENEWABLE TERM POLICY.

No. 964,317.

AGE 31

**ÆTNA LIFE INSURANCE COMPANY,
OF HARTFORD, CONN.**

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$189.80

This Policy of Insurance Witnesseth; that the Ætina Life Insurance Company, in consideration of the statements, answers and warranties contained in or endorsed upon the application for this Policy, which application is copied hereon and made a part of this contract, and in further consideration of the Annual Premium of *One Hundred Eighty-nine Dollars and Eighty Cents* to be paid to it at or before five o'clock P. M., of the *First day of January* in each and every year during the continuance of this Policy hereby insures the life of *Henry Brown*, hereinafter called the Insured, of *Oak Park*, County of *Cook*, State of *Illinois*, for the term of *Ten Years* from the date hereof, ending on the *First day of January, 1911*, at five o'clock P. M., in the sum of *Ten Thousand Dollars*; payable on the surrender and discharge of this Policy at the Home Office of said Company in *Hartford, Conn.*, on receipt and approval of proofs of the death of the said Insured during the continuance of this Policy, and any indebtedness to said Company on account of this Policy or any premium for the current year remaining unpaid shall first be deducted therefrom.

The said sum insured shall be payable to *his wife, Mary Brown*, or in event of her death before this, to his executors, administrators, or assigns.

The beneficiary above designated may be changed at any time during the continuance of this Policy, provided the Policy is not then assigned and is then returned to said Company with a request for such change legally executed by the Insured on a form to be furnished by said Company for that purpose.

After one year from the date hereof, all matured premiums having been paid, as herein required, and the age correctly stated in the application, this Policy shall be indisputable except for Army or Naval service without a permit.

This Policy is issued and accepted subject to the conditions, provisions, and benefits printed on the reverse of this page, which are hereby referred to and made a part hereof.

In Witness Whereof, the said Etna Life Insurance Company has, by its President and Secretary (or Asst. Secretary), signed and executed this contract in the City of Hartford, and State of Connecticut, this first day of January, 1901.

J. L. ENGLISH,

Secretary.

M. G. BULKELEY,

President.

CONDITIONS, PROVISIONS, AND BENEFITS WHICH ARE MADE A PART OF THE WITHIN POLICY.

Section 1. This Policy shall not take effect until the first premium hereon shall have been actually paid during the life-time and good health of the Insured and within sixty days from the date hereof, a receipt for which payment shall be the delivery of this Policy. If any subsequent premium be not paid when due then this Policy shall cease and determine subject to the nonforfeiting features hereinafter described; except that a grace of thirty days, during which time the policy remains in full force, will be allowed for the payment of any premium; after the first, provided that with the payment of such premium interest is also paid thereon for the days of grace taken; but for any reckoning hereinafter named the time when a premium becomes due shall be the day stipulated therefor on the first page hereof. No premium shall be considered paid unless a receipt shall be given therefor signed by an executive officer of said Company and if any obligation given in payment or part payment of any premium is not paid when due, this Policy shall then cease and be treated as if no such obligation had been given.

Section 2. If the Insured shall, within one year from the date hereof, commit suicide, while sane or insane, or be or become intemperate, or during the months of July, August, September or October, within said one year shall travel or reside south of the 32d degree of north latitude, or shall at any time within said one year travel or reside north of the 60th degree of north latitude, then in each and every of the foregoing cases this Policy shall be null and void.

Section 3. If the Insured shall at any time be engaged in army or naval service without a permit therefor signed by an executive officer of said Company, then this Policy shall be null and void, but after one year from the date hereof and before such service is entered upon, a permit therefor will be granted, if requested, in consideration of an extra premium of not exceeding two and one-half per cent of the sum insured, payable annually in advance.

Section 4. At the expiration of any term of ten years from the date of this Policy, the surplus under this insurance will be applied toward reducing the premium for the new term, at the rate of the age then attained by the Insured, to the premium charged in the expiring term, and, if sufficient for that purpose, this insurance may be continued during such new term by payment of the premium herein named in each and every year at or before the times herein provided for the payment of premiums. Should such surplus be insufficient to reduce the new premium for the age then attained to the rate charged in the expiring term, the renewal of this insurance shall require, in addition to the payment of the necessary premium, the return to the Company of this Policy before its expiration, and the issue of a new one, without medical reexamination. Said new policy will be written for the same amount as the expiring one, but will require the premium for the age then attained by the Insured, after applying the surplus as above provided, or, at the request of the Insured, it will be written for a correspondingly smaller amount.

at the premium previously charged. Said new term or Policy will commence, and the first premium thereon become due, at the expiration of the last preceding term, and will cover a period of ten years, unless the Insured has at the commencement of such new term, attained the insuring age of seventy years (nearest age), in which case the new term or Policy will cover the remainder of life and will not be entitled to participation in the surplus.

Nonfor-
feiture
Provision.

SECTION 5. When the entire premiums upon this Policy for five or more years have been paid, and default occurs in the payment of any subsequent premium, it shall be optional with the Insured to receive in cash, two-thirds of the accumulations (reserve and surplus) that may then have accrued from the payment of premiums for entire years only, or a Paid-up Nonparticipating Stock Life Policy for such an amount as the whole of said accumulations will purchase at the age then attained by the Insured, used as a single net premium at the Actuaries' rate of mortality, and 4 per cent interest. Provided, in either case, this Policy be surrendered, and the Paid-up Policy or cash amount applied for within twelve months from the time when the first unpaid premium became due; but if not surrendered within the said twelve months, then this Policy shall become and be null and void. If the Insured has attained the insuring age of seventy years or more, when any renewable term of ten years under this insurance expires, and if, in accordance with the foregoing stipulation and provision, he is entitled to a cash surrender value, he may then, at his option, receive the whole of said accumulations in cash or the Paid-up Policy, as above provided.

How this
may be ex-
changed for
a Whole Life
or Endow-
ment Policy.

SECTION 6. This Policy may, at any anniversary of the date of its issue, be exchanged for a Whole Life or Endowment Policy of the same amount upon any such rates then in use by the Company, and the entire accumulation of reserve and surplus under this Policy will be applied toward payment of the premiums under such new Policy, but in order to secure any such change, application for said new Policy must be made and the first premium thereon paid at or before the expiration of this Policy, and before default occurs in the payment of premium.

Assign-
ments.

SECTION 7. A duplicate of any assignment of this Policy shall be filed with said Company; but in no case does said Company guarantee the validity of an assignment; and any claim against said Company arising under this Policy, made by an assignee, shall be subject to proof of interest.

All agree-
ments must
be signed by
an officer.

SECTION 8. All agreements made by said Company are signed by one of its executive officers. No agent or other person not an executive officer can alter or waive any of the conditions of this Policy, or make any agreement binding upon said Company.

How enti-
tled to share
in the
surplus
earnings.

SECTION 9. The amount of surplus applicable as provided in Sections 4, 5 and 6, shall be determined by the Directors of said Company, and the amount so determined shall be conclusive upon any person claiming an interest in this Policy.

APPLICATION.**EXECUTIVE OFFICERS.****PRESIDENT:****VICE PRESIDENT:****SECRETARY:****ASST. SECRETARY:**

Being desirous of insuring my life with the ÆTNA LIFE INSURANCE COMPANY, I do hereby declare and warrant that I am now in good health, of sound body and mind, and that the following statements signed by me are full, correct and true, and that I have no knowledge or information of any disease, infirmity, or circumstance, not stated in this application, which may render insurance on my life more hazardous than if such disease, infirmity, or circumstance, had never existed; and I do hereby agree that the declarations and warranties herein made, and the answers to the following questions, together with those signed by me on the second page of this application, shall be the basis and form part of the contract (or policy) between me and said Company, and that if the same be in any respect untrue, said Policy shall be void; and I further agree that the insurance hereby applied for shall not be binding upon said Company until a policy has been issued, nor until the amount of premium as stated herein has been received by said Company, or its authorized agent, during my lifetime and good health, and a receipt given therefor, signed by an Executive Officer of said Company; and I further agree that no statement or declaration made to any agent, examiner or any other person, and not contained in this application, shall be taken or considered as having been made to, or brought to the notice or knowledge of said Company, or as charging it with any liability by reason thereof, and I understand that all policies and agreements made by the said Ætna Life Insurance Company are signed by one or more of its Executive Officers, and that no other person can grant insurance or make any agreement binding upon said Company.

**20-PREMIUMS LIFE (ENDOWMENT AT 85) POLICY
(PARTICIPATING).**

No. 9,999.

AGE, 35.

**ÆTNA LIFE INSURANCE COMPANY,
OF HARTFORD, CONN.**

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$369.60.

This Policy of Insurance Witnesseth; that the **Ætna Life Insurance Company**, in consideration of the statements, answers and warranties contained in or endorsed upon the application for this policy, which application is copied hereon and made a part of this contract, and in further consideration of the *Annual Premium of Three Hundred Sixty-nine Dollars and Sixty Cents*, to be paid to it at or before five o'clock P. M., of the *First day of January* in each and every year during the continuance of this Policy, for the term of twenty years from the date hereof, hereby insures the life of *George Jones*, hereinafter called the Insured, of *Oak Park*, County of *Cook*, State of *Illinois*, in the sum of *Ten Thousand Dollars*; payable at the Home Office of said Company in Hartford, Conn., on the surrender and discharge of this Policy either at the end of the policy-year falling nearest to the age eighty-five, if the insured is then living, or, on receipt and approval of proofs of the death of the said insured during the continuance of this Policy, and any indebtedness to said Company on account of this Policy or any premium for the current year remaining unpaid shall first be deducted therefrom.

The said sum insured shall be payable as a death claim to *his wife, Helen Jones*, or in event of her death before his, to his executors, administrators, or assigns.

The said sum insured becoming due during the lifetime of the insured, also the cash surrender value and the dividends, hereinafter described, shall be payable to him. The beneficiary above designated may be changed at any time during the continuance of this Policy, provided the Policy is not then assigned and is then returned to said Company with a request for such change legally executed by the insured on a form to be furnished by said Company for that purpose.

After one year from the date hereof, all matured premiums having been paid, as herein required, and the age correctly stated

On the application, this Policy shall be indisputable except for Army or Naval service without a permit.

This Policy is issued and accepted subject to the conditions, provisions, and benefits printed on the reverse of this page, which are hereby referred to and made a part hereof.

In Witness Whereof, the said Ætna Life Insurance Company has, by its President and Secretary (or Asst. Secretary), signed and executed this contract in the City of Hartford, and State of Connecticut, this *First day of January, 1901*.

J. L. ENGLISH,

Secretary.

M. G. BULKELEY,

President.

CONDITIONS, PROVISIONS, AND BENEFITS WHICH ARE MADE A PART OF THE WITHIN POLICY.

Premium Payments.

SECTION 1. This Policy shall not take effect until the first premium hereon shall have been actually paid during the lifetime and good health of the insured and within sixty days from the date hereof, a receipt for which payment shall be the delivery of this Policy. If any subsequent premium be not paid when due then this Policy shall cease and determine subject to the nonforfeiting features hereinafter described; except that a grace of thirty days, during which time the policy remains in full force, will be allowed for the payment of any premium, after the first, provided that with the payment of such premium interest is also paid thereon for the days of grace taken; but for any reckoning hereinafter named the time when a premium becomes due shall be the day stipulated therefor on the first page hereof. No premium shall be considered paid unless a receipt shall be given therefor signed by an executive officer of said Company and if any obligation given in payment or part payment of any premium is not paid when due, this Policy shall then cease and be treated as if no such obligation had been given.

Grace in payment of premiums.

Conditions applicable during the first year only.

SECTION 2. If the insured shall, within one year, from the date hereof, commit suicide, while sane or insane, or be or become intemperate, or during the months of July, August, September or October, within said one year shall travel or reside south of the 32d degree of north latitude, or shall at any time within said one year travel or reside north of the 60th degree of north latitude; then in each and every of the foregoing cases this Policy shall be null and void.

Service in Army or Navy.

SECTION 3. If the insured shall at any time be engaged in army or naval service without a permit therefor signed by an executive officer of said Company, then this Policy shall be null and void, but after one year from the date hereof and before such service is entered upon, a permit therefor will be granted, if requested, in consideration of an extra premium of not exceeding two and one-half per cent of the sum insured, payable annually in advance.

Extension of full sum insured.

SECTION 4. If default occurs in the payment of any premium under this Policy after the premiums have been paid for three years or more, this Policy shall then cease as to the right to pay further premiums; but shall, if there is no indebtedness to said Company against it, be extended as temporary life insurance for the full sum hereby insured during the time specified in the following table, reckoned from the time when the first unpaid premium became due, at the expiration of which time it shall wholly cease and be void, except for the endowment value, if any, shown by the next column of said table payable only at the expiration of the endowment term if the insured is then living. Should the death of the insured occur within three years after the time when the first unpaid premium fell due and while this

Policy is in force as temporary life insurance, there shall be deducted from the amount otherwise due from said Company the premiums that would have been paid had there been no default in the payment of premium with interest thereon.

Paid-up Policy.

In lieu of such extended insurance a paid-up nonparticipating stock policy will be issued for the amount shown by the following table, or at the expiration of the fifth or of any subsequent policy year said Company will pay the amount of cash shown by the following table provided in either case that this Policy be surrendered to said Company and a written application made for said paid-up Policy or cash value within three months after the time when the first unpaid premium became due. Said paid-up Policy shall bear the date of its issue and be due and payable in event of death as herein provided, or at the expiration of as many years from its date as there are years of this endowment term less the number of full years expired under this Policy.

Cash Surrender Value.

Loan.

SECTION 5. After the expiration of three years from the date of this Policy, and before default in the payment of premium, said Company will loan upon the same the amount shown by the following table.

Assignments.

SECTION 6. A duplicate of any assignment of this Policy shall be filed with said Company; but in no case does said Company guarantee the validity of an assignment; and any claim against said Company arising under this Policy, made by an assignee, shall be subject to proof of interest.

All agreements must be signed by an officer.

SECTION 7. All agreements made by said Company are signed by one of its executive officers. No agent or other person not an executive officer can alter or waive any of the conditions of this Policy, or make any agreement binding upon said Company.

How entitled to share in the surplus earnings.

SECTION 8. While this Policy is in full force and before default in payment of premium, it shall share in the divisible surplus of the participating department of said Company and the amount of the dividends as determined by the Directors of said Company shall be conclusive upon any person claiming an interest in this Policy. Such dividends will be declared only at the expiration of each period of five years reckoned from the date hereof, and only upon condition that the insured is then living and all the premiums previously due have been paid. Such dividends will then be payable in cash, but if requested in the application, or within the first period of five years, will be retained by said Company and accumulated at a rate of interest not exceeding four per cent., and the dividends so accumulated, or any portion thereof not previously paid, will, if desired by the owner, be paid at the expiration of any policy-year thereafter, or will be allowed in addition to the sum insured at death, or will be paid in cash as an adjunct to either of the nonforfeiture features established herein, but no premium shall be construed as paid either wholly or in part by reason of dividends remaining in the possession of said Company.

Dividends may be left with the Company at interest.

Dividends may apply to secure a full Paid-up Policy, or shorten the endowment term.

When at the expiration of any policy-year such accumulated dividends together with the reserve under this Policy equal or exceed the net single premium for this insurance at the then age of the insured, if this Policy be then duly surrendered to said Company, a paid-up participating Policy will be issued for the full amount insured hereby; or when, at the expiration of any policy-year such accumulated dividends, together with the reserve, equal or exceed the sum insured hereby, the said sum insured shall then be due and payable, and in either case the amount of dividend in excess of that required for the purpose described shall then be paid in cash.

Directions concerning the use of the Table.

If there is any indebtedness to the Company against the Policy, the loan or the cash surrender value will be reduced by the amount of said indebtedness and the amount which shall be extended as temporary life insurance (also the endowment value, if any), or the amount of paid-up policy to be issued will be reduced in the proportion which said indebtedness bears to the cash surrender value hereof.

For a loan or cash surrender value the Policy must be unin-

umbered by the interest of minor children and a valid loan note or surrender papers must first be executed under such regulations as are prescribed by the Company.

In determining the extension, the paid-up Policy, the cash or loan value, premiums paid for entire years only will be considered.

The figures given in this table are for one thousand dollars of insurance, and the values for insurance of a greater or less amount can be calculated therefrom. The table is based on the assumption that there is no indebtedness against the Policy and that all the premiums have been paid to the end of the policy-year for which the value is given.

Directions concerning the use of the Table.

TABLE OF VALUES PER \$1,000 OF INSURANCE.—LIFE PREMIUMS 20 YEARS ISSUED AT AGE 35.

At End of Year.	Extended Insurance.			Paid-up Policy.	Loan.	Cash Value.
	Years.	Days.	Endowment Value.			
3	5	93	No Endowment Value in addition to these Extensions.	8112	841	
4	7	338		170	64	
5	10	147		227	87	897
6	12	252		284	111	123
7	14	343		339	136	151
8	16	420		394	161	179
9	17	498		447	187	208
10	19	577		500	215	239
11	20	658		553	243	270
12	21	741		604	273	303
13	22	826		655	303	337
14	23	913		706	333	372
15	24	1000		756	363	409
16	25	1088		806	401	446
17	26	1176		854	437	485
18	27	1264		903	474	527
19	28	1352		951	512	569
20	29	1440		1000	553	614
25					604	671
30					658	729

Values for later years not shown in this table will be calculated upon the same basis as those given.

20-YEAR ENDOWMENT POLICY, PARTICIPATING.

NO. 5499

AGE 35.

**ÆTNA LIFE INSURANCE COMPANY,
OF HARTFORD, CONN.**

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$498.90.

This Policy of Insurance Witnesseth; that the Ætina Life Insurance Company, in consideration of the statements, answers and warranties contained in or endorsed upon the application for this Policy, which application is copied hereon and made a part of this contract, and in further consideration of the *Annual Premium of Four Hundred Ninety-eight Dollars and Ninety Cents*, to be paid to it at or before five o'clock P. M., of the *First day of January* in each and every year during the continuance of this Policy, hereby insures the life of *Richard H. Roe*, hereinafter called the Insured, of *Windsor, County of Tolland, State of Connecticut*, in the sum of *Ten Thousand Dollars*, payable at the Home Office of said Company in *Hartford, Conn.*, on the surrender and discharge of this Policy either at the end of *Twenty* years from the date hereof if the insured is then living, or, on receipt and approval of proofs of the death of the said insured during the continuance of this Policy, and any indebtedness to said Company on account of this Policy or any premium for the current year remaining unpaid shall first be deducted therefrom.

The said sum insured shall be payable as a death claim to *his wife, Mary Z. Roe, or in event of her death before his, to his executors, administrators, or assigns.*

The said sum insured becoming due during the lifetime of the insured, also the cash surrender value and the dividends, hereinafter described, shall be payable to *him*. The beneficiary above designated may be changed at any time during the continuance of this Policy, provided the Policy is not then assigned and is then returned to said Company with a request for such change legally executed by the insured on a form to be furnished by said Company for that purpose.

After one year from the date hereof, all matured premiums having been paid, as herein required, and the age correctly stated in the application, this Policy shall be indisputable except for Army or Naval service without a permit.

This Policy is issued and accepted subject to the conditions, provisions, and benefits printed on the reverse of this page, which are hereby referred to and made a part hereof.

In Witness Whereof, the said Ætina Life Insurance Company has, by its President and Secretary (or Asst. Secretary), signed and executed this contract in the City of Hartford, and State of Connecticut, this First day of January, 1901.

J. L. ENGLISH,

Secretary.

M. G. BULKELEY,

President.

CONDITIONS, PROVISIONS, AND BENEFITS WHICH ARE MADE A PART OF THE WITHIN POLICY.

Premium Payments.

Gratuity in payment of premiums.

Conditions applicable during the first year only.

Service in Army or Navy.

Retention of full sum insured.

until the first arising the life-ty days from be the delivery paid when due to the nonfor- at a grace of a in full force, after the first, interest is also any reckoning mes due shall reof. No pre- shall be given unpany and if nt of any pre- a cease and be

year from the e, or be or be- ugust, Septem- xreside south y time within gree of north ing cases this

be engaged in army or naval service without a permit therefor signed by an executive officer of said Company, then this Policy shall be null and void, but after one year from the date hereof and before such service is entered upon, a permit therefor will be granted, if requested, in consideration of an extra premium of not exceeding two and one-half per cent of the sum insured, payable annually in advance.

Section 4. If default occurs in the payment of any premium under this Policy after the premiums have been paid for three years or more, this Policy shall then cease as to the right to pay further premiums, but shall, if there is no indebtedness to said Company against it, be extended as temporary life insurance for the full sum hereby insured during the time specified in the following table, reckoned from the time when the first unpaid premium became due, at the expiration of which time it shall wholly cease and be void, except for the endowment value, if any, shown by the next column of said table payable only at the expiration of the endowment term if the insured is then living. Should the death of the insured occur within three years after the time when the first unpaid premium fell due and while this

Policy is in force as temporary life insurance, there shall be deducted from the amount otherwise due from said Company the premiums that would have been paid had there been no default in the payment of premium, with interest thereon.

Paid-up
Policy.

Cash Surrender
Value.

In lieu of such extended insurance a paid-up nonparticipating stock policy will be issued for the amount shown by the following table, or at the expiration of the fifth or of any subsequent policy year said Company will pay the amount of cash shown by the following table provided in either case that this Policy be surrendered to said Company and a written application made for said paid-up Policy or cash value within three months after the time when the first unpaid premium became due. Said paid-up Policy shall bear the date of its issue and be due and payable in event of death as herein provided, or at the expiration of as many years from its date as there are years of this endowment term less the number of full years expired under this Policy.

Loan.

SECTION 5. After the expiration of three years from the date of this Policy, and before default in the payment of premium, said Company will loan upon the same the amount shown by the following table.

Assignments.

SECTION 6. A duplicate of any assignment of this Policy shall be filed with said Company; but in no case does said Company guarantee the validity of an assignment; and any claim against said Company arising under this Policy, made by an assignee, shall be subject to proof of interest.

All agreements
must be
signed by an
officer.

SECTION 7. All agreements made by said Company are signed by one of its executive officers. No agent or other person not an executive officer can alter or waive any of the conditions of this Policy, or make any agreement binding upon said Company.

How entitled
to share in
the surplus
earnings.

SECTION 8. While this Policy is in full force and before default in payment of premium, it shall share in the divisible surplus of the participating department of said Company and the amount of the dividends as determined by the Directors of said Company shall be conclusive upon any person claiming an interest in this Policy. Such dividends will be declared only at the expiration of each period of five years reckoned from the date hereof, and only upon condition that the insured is then living and all the premiums previously due have been paid. Such dividends will then be payable in cash; but if requested in the application, or within the first period of five years, will be retained by said Company and accumulated at a rate of interest not exceeding four per cent., and the dividends so accumulated, or any portion thereof not previously paid, will, if desired by the owner, be paid at the expiration of any policy year thereafter, or will be allowed in addition to the sum insured at death, or will be paid in cash as an adjunct to either of the nonforfeiture features established herein but no premium shall be construed as paid either wholly or in part by reason of dividends remaining in the possession of said Company.

Dividends
may be left
with the Com-
pany at
Interest.

Dividends
may apply to
secure a full
Paid-up
Policy, or
shorten the
endowment
term.

When at the expiration of any policy year such accumulated dividends together with the reserve under this Policy equal or exceed the net single premium for this insurance at the then age of the insured, if this Policy be then duly surrendered to said Company, a paid-up participating Policy will be issued for the full amount insured hereby; or when, at the expiration of any policy year such accumulated dividends, together with the reserve, equal or exceed the sum insured hereby, the said sum insured shall then be due and payable, and in either case any amount of dividend in excess of that required for the purpose described shall then be paid in cash.

Directions
concerning
the use of
the Table.

The figures given in this table are for one thousand dollars of insurance, and the values for insurance of a greater or less amount can be calculated therefrom. The table is based on the assumption that there is no indebtedness against the Policy and that all the premiums have been paid to the end of the policy-year for which the value is given.

If there is any indebtedness to the Company against the Policy, the loan or the cash surrender value will be reduced by the

Directions
concerning
the use of
the Table.

amount of said indebtedness and the amount which shall be extended as temporary life insurance (also the endowment value, if any), or the amount of paid-up policy to be issued will be reduced in the proportion which said indebtedness bears to the cash surrender value hereof.

For a loan of cash surrender value the Policy must be uncumbered by the interest of minor children and a valid loan note or surrender papers must first be executed under such regulations as are prescribed by the Company.

In determining the extension, the paid-up Policy, the cash or loan value, premiums paid for entire years only will be considered.

TABLE OF VALUES PER \$1,000 OF INSURANCE.—20-YEAR ENDOWMENT. ISSUED AT AGE 35.

At End of Year.	Extended Insurance.			Paid-up Endow- ment Policy.	Loan.	Cash Value.
	Years.	Days.	En- dow- ment Value.			
3	9	269	.....	\$128	\$70	.....
4	12	336	.....	200	104	.....
5	15	.....	348	260	140	\$156
6	14	.....	131	319	178	198
7	13	.....	211	378	217	241
8	12	.....	287	432	257	288
9	11	.....	360	486	299	332
10	10	.....	431	539	343	381
11	9	.....	499	590	388	431
12	8	.....	565	641	436	484
13	7	.....	626	689	485	539
14	6	.....	687	737	536	596
15	5	.....	744	783	589	655
16	4	.....	800	829	646	718
17	3	.....	853	873	706	783
18	2	.....	904	916	767	852
19	1	.....	954	959	832	924
20	.....	.....	.....	.....	.....	1000

20 YEARS INVESTMENT AND INDEMNITY BOND.

No. 7,685.

AGE, 35

THE BANKERS LIFE INSURANCE COMPANY
OF NEBRASKA.

AMOUNT, \$10,000.

PREMIUM, \$342.20.

THE BANKERS LIFE INSURANCE COMPANY OF NEBRASKA hereby grants an insurance for *Ten Thousand* Dollars on the life of *John Doe*, of *Lincoln*, County of *Lancaster*, State of *Nebraska*, payable to *Richard Doe*, or in the event of his prior death to the executors, administrators or assigns of the Insured, within sixty days after the receipt of satisfactory proof of the death of the Insured, during the continuance of this contract, at the office of the Company in Lincoln, Nebraska.

This Bond is issued in consideration of the representations and agreements made in the application therefor, which is hereby made a part of this contract, and in the further consideration of the payment of *Three Hundred and Forty-two* Dollars, receipt whereof is hereby acknowledged, and of the payment of a like sum on or before the *Twelfth* day of *November* in each and every year during the continuance of this contract, until payments for *Twenty* full years have been made.

This Bond is delivered and accepted subject to the express conditions and mutual agreements printed on the back hereof, which are hereby made a part of this contract.

In Witness Whereof, THE BANKERS LIFE INSURANCE COMPANY OF NEBRASKA has caused this Bond to be signed by its President and Secretary, and has caused the seal of said Company to be affixed at its office in Lincoln, Nebraska, on this *Twelfth* day of *November*, A. D. One Thousand Eight Hundred and Ninety-eight.

W. C. WILSON, Secretary.

N. S. HARWOOD, President.

Yrs.	PAID-UP VALUE.	EXTENDED INSURANCE.		GUARANTEED RESERVE AT 4 PER CENT.
		Years.	Days.	
2d	.....	3	169	.....
3d	\$1,500	5	181	.....
4th	2,000	7	76	.....
5th	2,500	9	58	\$962 50
6th	3,000	11	.....	.....
7th	3,500	12	240	.....
8th	4,000	14	83	.....
9th	4,500	15	183	.....
10th	5,000	16	198	2,120 80
11th	5,500	17	194	.....
12th	6,000	18	162	.....
13th	6,500	19	99	.....
14th	7,000	20	7	.....
15th	7,500	20	256	3,515 00
16th	8,000	21	129	.....
17th	8,500	21	857	.....
18th	9,000	22	226	.....
19th	9,500	23	112	.....
20th	.....	.....	.....	5,208 90

CONDITIONS AND AGREEMENTS REFERRED TO AS A PART OF THIS CONTRACT.

NOTICE.—No person has authority to erase, waive or modify in any way any of the terms or conditions of this Bond.

PAYMENT OF PREMIUMS.—All premiums are payable at the home office of the Company, in Lincoln, Nebraska, but will be accepted elsewhere, when made in exchange for the Company's receipt signed by the President or Secretary. The delivery and acceptance of this Bond is notice that each and every premium is due and payable at the date named in this Bond, and any other or further notice is expressly waived. A failure to pay premiums, or any indebtedness to the Company, when due, shall render this contract void, and all payments previously made shall be forfeited to the Company, except as herein after provided.

PAID-UP INSURANCE.—After three full annual premiums have been paid on this Bond, the Company will upon legal surrender thereof, before default in the payment of any premium, or within three months thereafter, issue a nonparticipating Bond for paid-up insurance, payable as herein provided, for as many ~~twentieths~~ of the amount of this Bond as there shall have been annual premiums paid, provided there is no indebtedness to the Company under this contract.

CASH SURRENDER VALUE.—At the end of five years from the date of this Bond, and at the end of any 5-year period thereafter, the Company will, upon legal surrender thereof, pay to the Insured, in cash on demand, the full cash value of this Bond; which cash value will be the entire reserve computed on American tables and 4 per cent interest. Provided that this Bond shall be in force and application be made for such cash value within thirty days from the expiration of such period.

EXTENDED INSURANCE.—If, after two full annual premiums shall have been paid on this contract, it shall cease and become void by the nonpayment of any premium when due, the Company will, upon the surrender of this Bond within three months after the date of such default, issue a Bond for the full amount of this contract for the term shown by the table hereon. No part, however, of such "term insurance" shall be due or payable, unless satisfactory proof of the death of the Insured shall be furnished to the Company within one year after such death; and if death shall occur during such term, there shall be deducted from the amount payable the sum of all the premiums that would have become due on this Bond if it had continued in force.

LOANS.—After three full annual premiums have been paid on this Bond, the Company will loan to the legal holder, at current rates of interest, any amount not exceeding one-half of the accumulated reserve and surplus.

OPTIONS OF SETTLEMENT.—If this Bond has not been terminated by death, lapse or surrender, the legal holder shall, at the expiration of *Twenty* years from the date hereof be entitled to either of the following options of settlement:

1. To surrender this Bond and withdraw, in cash, the full cash value which shall be the full reserve and all accumulated surplus apportioned to this Bond, which cash value the Company guarantees will not be less than the entire reserve computed on the American tables and 4 per cent interest.

2. To withdraw the surplus in cash and continue this Bond as a paid-up Participating Bond for the full face value, entitled to annual cash dividends.

3. To convert this Bond into a paid-up Nonforfeitable Bond, without participation in profits, payable at death of the Insured; provided, that as the amount of the paid-up Bond will exceed the amount of this Bond, the Insured will be required to furnish a satisfactory certificate of good health from one of the Company's Medical Examiners, subject to the approval of the Company.

4. To convert the entire cash value into an annuity upon the life of the Insured.

If no election is made by the holder of this Bond, on or before the expiration of the term as above stated, then and in that event, this Bond will continue as a paid-up Participating Bond for the amount as stated herein.

Any indebtedness to the Company, including any balance of the current year's premium remaining unpaid, will be deducted in any settlement of this Bond.

ASSIGNMENTS.—No assignment of this Bond will be recognized by the Company unless it shall be in writing, and assented to by the Company.

The Insured shall have the right to dispose of this Bond to the Company without the consent of the person or persons named as beneficiary, if any, and shall also have the right at any time during his lifetime, to change the beneficiary with the consent of the Company.

INCONTESTABILITY.—This Bond will be incontestable after two years, except for the nonpayment of premiums when due; provided, that the conditions as to occupation have been complied with.

APPLICATION.

It is hereby expressly stipulated and agreed: 1st. That the above application, together with the statement made to the examining physician, and the report of the examining physician and this declaration, and the policy that may be issued to me, shall be the contract between me and THE BANKERS LIFE INSURANCE COMPANY OF NEBRASKA; and I hereby warrant the same to be full, complete and true, whether written by my own hand or not; this warranty being a condition precedent to, and a consideration for the policy which may be issued hereon. And it is fully understood and agreed, that if any untrue or fraudulent or misleading answers shall be or shall have been made, or if I should neglect or refuse to pay any premium on or before the dates when they shall become due, then, and in that event, the said policy shall become null and void, and all money which shall have been paid shall be forfeited to the Company, except as provided in the policy.

2d. That said Company shall not be liable, under the policy hereby applied for, if my death shall be the result or consequence of violation of law, or while I am resisting or attempting to escape arrest therefor. It is also understood and agreed, that if I shall engage in blasting, submarine labor, aeronautic travel, the manufacture or handling of highly inflammable or explosive substances, or service upon any vessel or railroad, or in any military or naval service in the time of war, without first obtaining the consent of said Company in writing, then the policy shall be null and void, and of no effect.

3d. That inasmuch as only the officers at the Home Office of said Company, in the city of Lincoln, Nebraska, have authority to determine whether or not a policy shall issue on any application, and as they act on the written statements and representations referred to, no statements, representations, promises or information made or given by or to the person soliciting or taking this application for a policy, or by or to any other person, shall be binding on said Company, or in any manner affect its rights, unless such statements, representations, promises or information be reduced to writing, and presented to the officers of said Company, at the Home Office, in this application.

4th. That in any distribution of surplus or profits, the principles and methods which may be adopted by said Company for such distribution, and its determination of the amount equitably belonging to any policy which may be issued under this application, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under such policy.

5th. That any policy which may be issued under this application shall not be in force until the actual payment in cash to, and acceptance of the premium by said Company, or its authorized agent, during my lifetime and good health.

6th. That the contract, contained in such policy and in this application, shall be construed according to the law of the State of Nebraska, the place of said contract being agreed to be the Home Office of said Company in the City of Lincoln, Nebraska.

7th. That no suit shall be brought against said Company under said contract after the lapse of two years from the time when the cause of action accrues.

I also understand that no person is authorized to erase, waive, or change in any manner any of the blanks or printed matter used or furnished by the Company, or to promise any other terms or conditions than those published by the Company in its printed matter.

20-PREMIUMS ACCUMULATING LIFE POLICY.

No. 9,999.

AGE, 35.

INCORPORATED 1869.

BANKERS LIFE INSURANCE COMPANY,
OF THE CITY OF NEW YORK.

AMOUNT, \$10,000.

PREMIUM, \$359

In Consideration of *Two Hundred and Seventy-one* Dollars, payable in advance, will pay to *Jane Doe, wife* of the Insured, or in the event of *her* prior death, then to the executors, administrators or assigns of the Insured, *Ten Thousand* Dollars, within ninety days after receipt at the Home Office of the Company in the City of New York, of satisfactory proofs of the fact and the cause of the death of *John Doe, of New York, State of New York*, the Insured hereunder within one year from the date hereof, all premiums having been duly paid.

In further consideration of an additional premium, payable annually the first year, of *Eighty-eight* Dollars, making a total premium of *Three Hundred and Fifty-nine* Dollars, this insurance may be renewed after the first year as an Accumulating Life Policy from that date for the same amount by paying *Three Hundred and Fifty-nine* Dollars, in advance, on or before the last day of said year and on the *First* day of *October* in each year until such additional renewal premium shall have been paid for *Nineteen* complete years, after which no further premiums will be required.

GUARANTEED SURRENDER OPTIONS.—This policy may be surrendered at the end of any policy year, and the Insured shall be entitled to one of the following guaranteed surrender values, at his option:

1st. To a policy for the same amount, with no further payment of premiums, or participation, for not less than the duration specified in the table of minimum terms of extended insurance on the third page hereof.

2d. To a policy, participating in excess interest, with no further payment of premiums, but for a reduced amount, not less than as specified in the table of minimum paid-up insurance values on the third page hereof.

3d. To a cash surrender value, not less than as per the table of minimum cash values on the third page hereof.

The withdrawable surplus as provided herein may, on surrender, be applied to increase the value of the guaranteed option selected. The Privileges and Provisions on the second and third pages are hereby made a part of this contract as fully as if recited at length over the signatures hereto affixed.

In Witness Whereof, The said Company has caused this policy to be signed by its President and Secretary at its Home Office in the City of New York on the *First* day of *October, 1900*.

CHAS. S. GAUBERT,

RICHARD MORGAN,

Secretary.

President.

PRIVILEGES AND CONDITIONS.

PREMIUMS.—Each premium is due and payable at the Home Office of the Company in the City of New York, but premiums may be paid to an authorized agent of the Company in exchange for the Company's receipt therefor, signed by the President or Secretary, and countersigned by the agent. The unpaid portion of any year's premium, if any, will be deducted in any settlement of this policy. Failure to pay any premium when due will void this policy and forfeit all premiums to the Company, except as herein provided.

GRACE.—After this policy shall have been in force three months, a grace of one month will be allowed in payment of subsequent premiums, subject to an interest charge of six per cent per annum for the number of days during which the premium remains due and unpaid. During the said month of grace the unpaid premium, with interest as above, remains an indebtedness due the Company, and in the event of death during said month, this indebtedness will be deducted from the amount of the insurance.

INDIVIDUAL ACCOUNT.—An individual account shall be kept with this policy, crediting all net renewal premiums received thereon and interest at the net rate currently realized by the Company on its mean assets, and charging the policy's share of the losses and of the actual expenses incurred in protecting and investing the funds of the Company.

REDUCING PREMIUM-PAYING PERIOD.—Whenever, at the end of any policy year, the surplus over the reserve deemed requisite by the Company, in its discretion, shall be sufficient to prepay future premiums hereon, according to the Actuaries' Table and four per cent interest, no further premiums shall be required; but, at the option of the Insured, the payment of premiums may be continued, in order to increase the accumulation.

WHEN POLICY MATURES AS AN ENDOWMENT.—Whenever, at the end of any policy year, the fund so accumulated shall equal or exceed the amount insured hereunder, this policy shall mature as an endowment, and shall be payable at once to the Insured during his lifetime.

WITHDRAWAL OF SURPLUS.—The surplus over the reserve deemed requisite by the Company may be withdrawn at the end of any policy year; but, if the surplus be so withdrawn, the value of the two provisions next foregoing would thereby be reduced.

SURPLUS PAYABLE WITH SUM INSURED.—If this policy becomes a claim by death, the sum insured hereunder, together with any surplus withdrawable at the end of the previous policy year, shall be paid to the beneficiary.

LOANS.—The Company will at any time advance, upon the sole security of this policy, a sum or sums not exceeding, together with all other liens and accrued interest thereon, the respective sums in the table of loan values specified on the third page hereof, interest on such advances being payable at five per cent per annum in advance. If, at the end of any policy year, the aggregate of such liens and accrued interest shall exceed the respective loan values specified on the third page hereof, this policy shall be void, unless, within the grace allowed herein, such indebtedness shall be reduced or adjusted satisfactorily to the Company.

AUTOMATICALLY NONFORFEITABLE.—If any premium hereon shall not be paid when due, the Company shall first apply any withdrawable surplus to pay the same, and the remainder due, if any, shall be charged against this policy as a loan at six per cent interest, if the respective loan value

specified on the third page hereof be sufficient to cover such advance, in addition to existing liens and accrued interest. Provided, that if the credits be not sufficient to cover the entire premium then due, the Company shall apply the same, if sufficient, to pay the premium for a shorter period, but not less than an entire quarterly premium. Notice of such advance shall be mailed to the Insured, and, at any time while the policy is thus sustained in force, the payment of premiums may be resumed. When advances can no longer be made, due notice thereof will be given.

PRIVILEGE OF CONVERSION.—At the end of any policy year, the Insured may, at his option, discontinue paying the additional premium required to pay up this policy at the end of 20 years; and may exchange this policy for an Accumulating Life Policy of the same amount, date and age at issue, applying the excess of the fund accumulated hereunder, over the reserve required by the Company on the Accumulating Life Policy, equally to reduce subsequent premiums, which reductions are guaranteed to be not less than as per the table of reductions specified on the third page hereof.

RISKS NOT ASSUMED DURING FIRST TWO YEARS.—Residence or travel outside of the Temperate Zone, engaging in handling electric wires or dynamos, blasting, mining, submarine labor, aeronautic ascensions, the manufacture of highly explosive or inflammable substances, service on any railroad train, switching or coupling cars, or on any steam or other vessel, or in military or naval service in time of war, or self-destruction, whether sane or insane, or death in or as a result of violation of law, are risks not assumed within two years after the issuance of this policy, and will render this insurance wholly void, if death occurs within said period.

INCONTESTABILITY.—After two years from the issue of this policy it shall be incontestable, provided all premiums have been duly paid.

ADJUSTMENT FOR MISTAKE IN AGE.—If the age of the Insured has been understated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

CHANGE OF BENEFICIARY.—The Insured may, at any time during his lifetime, by deed of substitution or assignment, revoke the nomination of the beneficiary named herein and substitute another beneficiary, or may assign his policy, provided that copies of such deed are given the Company at its Home Office in duplicate, one copy to be retained by the Company and one to be attached to the policy with the endorsement of the Company. The Company will not be responsible for the validity of any such assignment, or for the insurable interest of any assignee or beneficiary.

NOTICE TO THE HOLDER OF THIS POLICY.—No agent is authorized to make, alter or discharge this contract, waive any forfeiture thereof, make any contract binding on the Company, accept any note in the payment of any premium, extend the time for paying the same, nor to assume its payment.

INSTALMENT OPTION.—This policy is issued payable in one sum, as specified on the first page, but the Insured may at any time within five years from the date of issue, provided this policy is not then assigned, change the manner of such payment from one sum to such number of instalments as the Insured may select, as provided on the fourth page hereof, by written notice to the Company at its Home Office, accompanied by this policy. Such change will take effect on endorsement of the same on this policy by the Company. After endorsement the policy will be returned.

TABLE OF GUARANTEED LOAN AND SURRENDER VALUES.

Number of Years Premiums Paid.	Loan.	Cash.	Paid-up Insurance.	Insurance for \$10,000 Continued in force for
1	\$92 40	\$92 40	\$220	1 Years 0 Months.
2	809 20	809 20		3 " 5 "
3	535 10	535 10		6 " 0 "
4	770 20	770 20		8 " 8 "
5	1,015 20	1,015 20		11 " 2 "
6	1,270 40	1,270 40		13 " 5 "
7	1,536 60	1,536 60		15 " 6 "
8	1,814 00	1,814 00		17 " 8 "
9	2,102 90	2,102 90		18 " 9 "
10	2,403 40	2,403 40		20 " 1 "
11	2,715 60	2,715 60		21 " 2 "
12	3,040 10	3,040 10		22 " 3 "
13	3,377 30	3,377 30		23 " 2 "
14	3,728 00	3,728 00		24 " 1 "
15	4,093 40	4,093 40		25 " 0 "
16	4,474 30	4,474 30		26 " 0 "
17	4,871 70	4,871 70		27 " 3 "
18	5,287 10	5,287 10		28 " 10 "
19	5,722 00	5,722 00		31 " 8 "
20	6,178 30	6,178 30		For Life.

TABLE OF SUBSEQUENT CONTINUOUS PREMIUMS IF POLICY IS CONVERTED INTO AN ACCUMULATING LIFE POLICY AT THE END OF ANY POLICY YEAR.

AGE, 35. ACCUMULATING LIFE PREMIUM, \$271.00.			AGE, 35. ACCUMULATING LIFE PREMIUM, \$271.00.		
Number of Years Premiums Paid.	Amount of Reduction.	Premiums when Reduced.	Number of Years Premium Paid.	Amount of Reduction.	Premiums when Reduced.
1	35 50	\$265 50	11	\$90 70	\$185 30
2	11 30	259 70	12	103 90	167 10
3	17 60	253 40	13	118 30	152 70
4	24 40	246 60	14	134 20	136 80
5	31 70	239 30	15	151 70	119 30
6	39 60	231 40	16	170 80	100 20
7	48 30	222 70	17	192 00	79 00
8	57 50	213 50	18	215 70	55 30
9	67 70	203 30	19	241 70	
10	78 70	192 30			

Figures for policy years not given in above tables will be computed on same basis as above and furnished on request.

INSTALMENT OPTION.

The following table is based upon \$1,000 of insurance and will apply pro rata to the amount payable under this policy, in the event of the death of the Insured while the policy is in force. If, however, the amount due is less than \$1,000 it shall be paid only in one sum and not in instalments.

Any number of instalments indicated in the table may be selected at any time, within five years from the date of issue hereof, the amount of each

instalment being determined by the table. The Insured may at any time during his lifetime change the number of instalments, by written notice to the Company at its Home Office. The Insured may also at any time direct in writing that the beneficiary shall have the right, when any instalment becomes due, to commute and receive in one sum the then present cash value, as shown in the table, of all unpaid instalments. The beneficiary, without such direction, shall not have such right.

The first instalment under this contract shall be due within ninety days after receipt at the Home Office of the Company in the City of New York of satisfactory proofs of the fact and the cause of the death of the Insured hereunder, and subsequent instalments shall be paid annually thereafter, upon each succeeding anniversary of said approval, until all instalments due shall have been paid.

APPLICATION

This application made to the Bankers Life Insurance Company of the City of New York, is the basis of a proposed contract for insurance, subject to the charter of the Company and the laws of the State of New York.

I certify that my answers to the foregoing questions are correctly recorded by the medical examiner.

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IN WITNESS WHEREOF, I have hereunto set my hand and seal of office, this 1st day of January, 1901.

Attest:

Secretary

VALUE OF COMMUTED INSTALMENTS.		Number of Instalments		Amount of Each		When 2d is due.													
25	20	19	18	17	16	15	14	13	12	11	10	9	8	7	6	5	4	3	2
856	865	867	870	873	877	881	885	891	897	904	912	901	887	869	845	811	760	676	507
972	962	960	957	954	950	946	941	935	929	921	912	901	887	869	845	811	760	676	507
944	924	919	913	906	899	890	881	870	856	841	822	800	771	735	686	617	514	343	
915	884	876	867	857	846	833	819	802	782	758	730	695	652	596	522	417	261		
885	844	838	821	807	792	775	755	732	705	673	635	588	529	454	353	211			
854	802	788	773	756	736	714	689	660	625	585	536	477	402	307	179				
822	759	743	723	702	679	642	621	585	544	494	435	363	272	165					
789	714	694	672	647	619	587	551	509	460	401	331	245	138						
756	668	640	620	591	558	521	479	430	373	305	224	124							
721	621	595	565	533	495	453	405	349	284	206	113								
685	573	543	510	473	431	383	323	265	192	104									
648	523	490	452	411	364	311	250	179	97										
610	471	434	393	347	295	236	169	91											
571	418	378	332	282	225	160	80												
531	364	319	270	214	152	81													
489	307	259	205	145	77														
447	249	194	139	73															
403	190	133	70																
357	128	67																	
311	65																		
262																			
213																			
162																			
109																			
55																			

*ILLUSTRATION.—If the selection of 17 instalments is made, the amount of each instalment will be \$73 for each \$1,000 insured, payable each year for 17 years after death of Insured. After drawing the instalments of \$73 for five years, when the sixth is due the beneficiary can commute the 12 remaining instalments for \$756 in cash if the right to commute has been given before the death of the Insured.

20-PREMIUMS LIFE POLICY.

No. 99,999.

AGE, 35.

BERKSHIRE LIFE INSURANCE COMPANY.

AMOUNT, \$10,000.

PREMIUM, \$366.20.

This Policy of Insurance witnesseth that the BERKSHIRE LIFE INSURANCE COMPANY in consideration of the statements and agreements made in the application for this Policy, which is hereby made a part of this contract, and in further consideration of the payment of *Three Hundred Sixty-Six Dollars, and Twenty Cents*, at its Home Office, in Pittsfield, Massachusetts, to be evidenced by the receipt of the Company, signed as herein provided, and the payment of a like sum, so evidenced, to be made at said office on or before the *first* day of *January* at noon, in every year during the continuance of this Policy, or until such payments have been made for twenty full years, promises to pay at its office in Pittsfield, Massachusetts, unto *May Jones*, Beneficiary, *wife of Henry Jones*, hereinafter called the Insured, of *Oak Park, Cook County*, in the State of *Illinois*, or to such Beneficiary or Beneficiaries as may be entitled to such payment under the provisions of this Policy hereinafter set forth allowing the Insured to change the Beneficiary or Beneficiaries thereof, the sum of *Ten Thousand Dollars*, upon receipt and approval of proofs of the fact and cause of the death of said Insured, while this Policy is in full force, provided, however, that if no Beneficiary shall survive the said Insured, then such payment shall be made to the Executors, Administrators, or Assigns of the said Insured.

Upon the failure to pay, when due, any annual premium after the third, this Policy shall become paid-up in manner and for the amount now provided by the Statutes of the Commonwealth of Massachusetts; and it may be surrendered, on any anniversary of its issue, for its Cash Value as provided by said Statutes, upon the execution and delivery to the Company, at its Home Office in Pittsfield, Massachusetts, of a satisfactory release of all interests and claims to the avails thereof.

This Policy shall not take effect until the first premium shall have been actually paid while the Insured is in good health, and it is issued and accepted by the parties in interest, subject to the conditions, privileges and benefits stated on the second and fourth pages hereof, which are hereby made a part of the contract.

In Witness Whereof, the BERKSHIRE LIFE INSURANCE COMPANY has caused this Policy to be signed by its President and Secretary, at its office in Pittsfield, Massachusetts, this *first* day of *January*, A. D. One Thousand Nine Hundred and *One*.

JAS. W. HULL,

Secretary.

WM. R. PLUNKETT,

President.

CONDITIONS REFERRED TO IN THIS POLICY, AND UPON WHICH
IT IS ACCEPTED AND HELD.

AGENTS.—That no agent, or other person, except the President, Vice President, Secretary, or Treasurer of the Company, has power to extend the time for paying a premium, to issue a permit for residence, travel or occupation, or to bind the Company by making any promise; that no such extension, permit, promise or waiver of any of the conditions of the Policy shall be binding upon the Company unless made in writing and signed by one of the officers named; and that no representation or information can be received or have effect which is not contained in the application for this Policy.

PAYMENT OF PREMIUMS.—That all premiums are due and payable at the Home Office of the Company in Pittsfield, Massachusetts; but will be accepted elsewhere when duly made in exchange for the Company's receipt, signed by the President or Secretary. The payment and receipt of any premium less than a full annual premium shall not continue this Policy in force more than three months in case of a quarter-annual payment; nor more than six months in case of a semi-annual payment.

INDEBTEDNESS.—That the unpaid balance, if any, of the year's premium and all premiums for which notes or credit may have been given, and interest or other obligations remaining unpaid, shall be a lien upon this Policy, and shall be deducted from the amount at any time due and to be paid on account of this Policy.

TRAVEL AND RESIDENCE.—That the Insured shall not, within two years after the date of this Policy, without the written assent of the Company, reside, travel, or visit outside the limits of the United States of America, north of the tropic of Cancer, the Dominion of Canada, Europe and the Bermuda Islands; but may make voyages upon the high seas, by the usual routes and means of conveyance, to and from ports within these limits.

RISKS NOT ASSUMED.—That the Insured shall not, within two years after the date of this Policy, without the consent of the Company in writing, engage, as an occupation, in blasting, mining, submarine labor, the manufacture, handling or transportation of inflammable or explosive substances, in service upon any railroad, or any steamboat or other vessel; nor make at any time aeronautic ascensions; nor without such consent in writing, engage in military or naval service of any kind in time of war.

ASSIGNMENTS.—That the Company shall not be held to have notice of any assignment of this Policy until the original, or duplicate thereof, is filed in the Company's Home Office; that the Company will not assume any responsibility for the validity of an assignment, and that before payment of the Policy the claim of an assignee shall be subject to proof to the satisfaction of the Company.

ADMISSION OF AGE. RIGHT OF ACTION.—That the Company will admit the ages of the Insured and Beneficiary upon satisfactory proof; failing such proof, if either age shall have been incorrectly stated, so as to cause an insufficient premium, the amount of insurance or other benefit will be equitably adjusted. No action shall be brought against the Company under this Policy after the expiration of two years from the time when the right of action first accrues.

PRIVILEGES SECURED UNDER THIS POLICY.

CREDIT THIRTY DAYS ONLY.—That after this policy has been in force one year, thirty days credit will be allowed in payment of premiums.

APPOINTING OR CHANGING BENEFICIARY.—That the Insured, subject to the rights of any assignee, may appoint a Beneficiary, or Beneficiaries, provided none be herein named, and also from time to time during the continuance of this Policy, may change the Beneficiary or Beneficiaries, whether named in the Policy or not, by filing with the Company a written and duly acknowledged instrument of appointment. Such appointments shall take effect upon the endorsement of the same on the Policy by the Company at its Home Office.

APPOINTMENT OF CONTINGENT BENEFICIARY.—That the Insured, subject to the rights of any assignee, may appoint a Beneficiary or Beneficiaries in succession; hereinafter designated as contingent Beneficiary or Beneficiaries. In the event of his failure to so appoint, the Beneficiary or Beneficiaries if of lawful age may make such appointment, subordinate to

the power or powers of the Insured. This appointment shall be subject to change by the person or persons appointing, in the manner hereinbefore stated.

LOANS.—That the Company, within sixty days after written application by the Insured, will in conformity with its rules then in force, lend amounts within the limits of the cash surrender value of this Policy, deducting interest in advance, at the rate of five per cent per annum, provided: (1) That the Policy shall have been in force three years, and that the premiums are fully paid to the end of the policy year in which the loan falls due; (2) That a valid assignment of the Policy shall be made as security; (3) That in any settlement of this Policy all outstanding indebtedness must be paid.

DIVIDENDS.—That at the expiration of each period of five years, from the date of this Policy, it shall, if then in force, and if the premiums have been fully paid according to the tenor thereof, be credited with its share of the distributive surplus of the Company as determined and apportioned by its Board of Directors. Such share shall be applied by the Company in the purchase of paid-up insurance upon the life of the Insured, payable when the Policy becomes due. This paid-up insurance may be surrendered for its cash value. If the death of the Insured should occur after a distribution of surplus to this Policy, and before the next period of five years has expired, a post-mortem dividend will be paid with the Policy.

EXTENDED INSURANCE.—That after the payment of five full years' premiums hereon in cash, in case of default in the payment of any subsequent premium, provided there is no indebtedness to the Company on account of or secured by this Policy, the Company, on written request and legal surrender of this Policy within thirty days (including days for which credit has been given) after the date on which such premium payment was due by the terms of the Policy, and during the lifetime of the Insured, will issue a paid-up policy of term insurance for the face amount of this Policy for the term stated in the table on fourth page corresponding to the number of full years for which premiums have been paid in cash.

INSTALMENT BENEFITS.

INSTALMENT AGREEMENT.—The Insured, with the power of revocation, shall have the right to elect that the payment of this Policy when due shall be in instalments rather than in one sum. The Company will, on the surrender of this Policy when due, give in exchange an agreement to pay in accordance with the way elected by the Insured under either Option A or Option B hereinafter stated. Said agreement, when issued by the Company, shall be in conformity with the terms of the Option elected and with such of the provisions following, as may be applicable at the time of its execution. Provided the Insured shall not otherwise have directed, the Beneficiary or Beneficiaries, when this Policy becomes payable, shall have this right of election.

It is expressly agreed and understood that any election, revocation or appointment made by the Insured, to be valid, must be in writing, duly executed and acknowledged in form satisfactory to the Company, and this Policy returned to the Home Office of the Company for appropriate endorsement.

OPTION A.

At the death of the Insured, or at the maturity of this Policy, to have the whole, or any part not less than \$1,000 of the proceeds of this policy, including any dividend additions then in force, paid in a specified number of annual instalments, as per table below, which shall apply *pro rata per \$1000 for the amount so paid*, the first instalment being payable upon the issue of the agreement.

The number of instalments under this option may be changed at any time by the Insured. Unpaid instalments will be commuted on the basis of three per cent compound interest and paid in one sum at any time when an instalment is due, upon the written request of the Beneficiary or Beneficiaries, if of lawful age, provided the Insured shall not otherwise have directed in writing.

TABLE OF INSTALMENTS CERTAIN VALUE OF \$1,000.

LIMITED INSTALMENTS.—

If in 10 Instalments	\$113 82	Annually
" 15	81 33	"
" 20	65 28	"
" 21	Twenty of \$50 annually and a twenty-first of 500 00	"

OPTION B.

At the death of the Insured, or at the maturity of this Policy, to have the whole, or any part not less than \$1000 of the proceeds of this Policy, including any dividend additions then in force, paid in annual instalments, continuous during the lifetime of any Beneficiary, of an amount corresponding to that stated in the table below for the age of the Beneficiary or Beneficiaries, at the date of death of the Insured, *which table shall apply pro rata per \$1000 for the amount to be so paid*, the first instalment being payable upon the issue of the agreement. If there be more than one Beneficiary, the amount to be so paid shall be considered as divided into equal parts and the amount of each Beneficiary's annual instalment shall be determined pro rata for the age attained.

TABLE OF CONTINUOUS INSTALMENTS.—VALUE OF \$1,000.

CONTINUOUS INSTALMENTS.—

Age.	Annual Instalment	Age.	Annual Instalment	Age.	Annual Instalment	Age.	Annual Instalment
10	\$39 52	24	\$42 84	38	\$48 80	52	\$57 98
11	39 70	25	43 16	39	49 36	53	58 66
12	39 89	26	43 49	40	49 95	54	59 33
13	40 08	27	43 84	41	50 55	55	59 97
14	40 28	28	44 20	42	51 17	56	60 58
15	40 49	29	44 59	43	51 80	57	61 17
16	40 71	30	44 98	44	52 46	58	61 72
17	40 94	31	45 39	45	53 12	59	62 24
18	41 18	32	45 82	46	53 80	60	62 71
19	41 43	33	46 27	47	54 50	61	63 15
20	41 69	34	46 74	48	55 19	62	63 54
21	41 96	35	47 23	49	55 89	63	63 89
22	42 24	36	47 73	50	56 60	64	64 19
23	42 53	37	48 26	51	57 29	65	64 45

GENERAL PROVISIONS TO GOVERN AND TO BE INCORPORATED IN AGREEMENT AS MAY BE APPLICABLE.

CONTINGENT BENEFICIARY.—1st. That any contingent Beneficiary or Beneficiaries shall, upon satisfactory proof of the death of the last surviving Beneficiary, succeed to all the rights and privileges possessed by said Beneficiary at the time of such death, except that under Option B the rights of any contingent Beneficiary shall be limited to such of the first twenty instalments, if any, as remain unpaid at the death of the last surviving Beneficiary.

SUBVIVING BENEFICIARY.—2d. That if there be more than one Beneficiary, the rights of any deceased Beneficiary shall pass to the surviving Beneficiary or Beneficiaries upon satisfactory proof of such disease, except that under Option B the rights of the surviving Beneficiary or Beneficiaries shall be limited to such of the first twenty (20) instalments, if any, as remain unpaid at the death of such Beneficiary.

COMMUTATION OF INSTALMENTS.—3d. That at the death of the last surviving Beneficiary, if there be no contingent Beneficiary then living, or at the death of the last surviving contingent Beneficiary occurring subsequently thereto, any of the stipulated instalments under Option A, or any of the first twenty instalments under Option B then remaining unpaid, will be commuted upon the basis of three per cent compound interest and paid to the executors, administrators or assigns of such last surviving Beneficiary or contingent Beneficiary.

Under the terms of the Massachusetts Insurance Act of 1900, this Policy will have paid-up and cash surrender values at the end of each policy year as stated below, provided all the annual premiums due have been paid in cash to that time.

given upon application to the Home Office of the Company. Any dividend additions outstanding will increase the above values, and any credits given will diminish them.

The Assured is hereby notified that by virtue of this Policy he is a member of the BERKSHIRE LIFE INSURANCE COMPANY, and that the annual meetings of said Company are held at its Home Office, on the 20th day of January, in each year, at 2 o'clock P. M., or on the 21st day of January, in case the 20th should be Sunday.

APPLICATION.

IT IS HEREBY DECLARED AND WARRANTED that all the foregoing statements and answers, as well as those made to the Company's medical examiner in continuation of this application, are complete and true, and, together with this declaration and agreement, constitute an application to the BERKSHIRE LIFE INSURANCE COMPANY of Pittsfield, Massachusetts, for a Policy of insurance and are offered as a consideration therefore, and which shall, together with the policy of insurance which may be issued by said Company, constitute a contract, but which, however, shall not be binding until said Policy shall be issued and delivered by the said Company, and the first premium thereon paid while the person proposed hereby for insurance is in the condition of health described in this application; and, that notice that each and every payment is due at the date named in the Policy is hereby accepted and any further notice required by any statute is hereby expressly waived; and if said Policy is issued, the declarations, agreements and warranties herein contained shall be a part thereof and binding upon all persons who have, or may afterward have, an interest therein; and the contract of insurance shall be held and construed at all times and places, to have been made, executed, delivered and to be performed in the commonwealth of Massachusetts.

It is agreed that in any distribution of surplus, the principles and methods which may be adopted by the Board of Directors of the Company for such distribution, and its determination of the amount equitably belonging to such Policy, shall be, and are hereby ratified and accepted by and for every person who shall have or claim any interest under said Policy, and that the receipt of the person whose life is insured may be accepted by the Company in full surrender of all dividend additions to the Policy, unless such dividend additions shall be specifically assigned. It is also agreed that prompt notice of the death of the Insured shall be given to the Company, and formal proofs thereof in accordance with the rules of the Company, shall be furnished within one year after said death.

TWENTY-PAYMENT LIFE—TWENTY YEAR DISTRIBUTION.

No. 9864

AGE 35.

BROOKLYN LIFE INSURANCE CO. OF NEW YORK.

AMOUNT \$10,000.

PREMIUM \$350.00.

By this Policy of Assurance in Consideration of the application for this Policy, which is hereby made a part of this contract, promises to pay at its Home Office in the City of New York, unto *Mary Doe*, wife of *John Doe*, of *New York*, in the County of *New York*, State of *New York*, or to his executors, administrators or assigns, in case of her prior death, *Ten Thousand Dollars*, upon acceptance of satisfactory proof at its Home Office, of the death of *John Doe*, of *New York*, in the county of *New York*, State of *New York*, during the continuance of this Policy, upon the following condition, and subject to the provisions, guarantees and benefits stated on the back of this Policy, which are hereby referred to and made part hereof.

After Two Years from this date this Policy shall be incontestable except for infractions of the "Provisions as to Premiums and Payments."

The annual premium of *Three Hundred and Fifty Dollars* and . . . cents shall be paid in advance on the delivery of this Policy, and thereafter to the Company, at its Home Office in the City of *New York*, on the *Tenth* day of *January* in every year during the continuance of this contract, until premiums for *Twenty* full years shall have been duly paid to said company.

In witness whereof, the said the BROOKLYN LIFE INSURANCE COMPANY, of *New York*, has caused this Policy to be signed by its President and Secretary, at its office in the City of New York, the *Tenth* day of *January*, A. D. one thousand, eight hundred and ninety-two (1892.)

ALBERT ROBINSON, JR.,

WILLIAM M. COLE,

Secretary.

President.

PROVISIONS, GUARANTEES AND BENEFITS.

PROVISIONS AS TO PREMIUMS AND PAYMENTS.—Each premium is due and payable at the Home Office of the Company in the City of New York; but will be accepted elsewhere when duly paid in exchange for the Company's receipt, signed by the President or Secretary. Notice that each and every such payment is due at the date named in the policy, is given and accepted by the delivery and acceptance of this policy, and any further notice, required by any statute, is thereby expressly waived. That part of the year's premium, if any, which is not due and is unpaid at the maturity of this contract shall be deducted from the amount of the claim. If this policy shall become void by nonpayment of premium, all payments previously made shall be forfeited to the Company, except as hereinafter provided. In case the insured shall engage in an occupation, or service, or undertaking, more hazardous than that stated in his application, notification thereof shall be sent to the Home Office of the Company as promptly as practicable and the assured shall pay the usual extra premium charged in such cases, or shall have the same stand as a lien against this policy. Should the age of the insured have been understated, the amount payable hereunder shall be such proportion of the sum insured as the premium paid bears to the premium that would have been charged at the true age of the insured.

DIVIDENDS.—This policy is issued on the Twenty-Year Distribution Plan. It will be credited with its distributive share of surplus apportioned at the expiration of twenty years from the date of issue. Only twenty-year distribution policies in force at the end of such term, and entitled thereto by year of issue shall share in such distribution of the surplus; and no other distribution to such policies shall be made at any previous time. All surplus so apportioned may be applied at the end of such period to purchase additional insurance; or may then be drawn in cash. After the expiration of the period of twenty years hereinabove provided for, the dividend distribution periods shall be changed to terms of five years each during the continuance of this policy. The surplus may be applied at each distribution to purchase additional insurance without medical examination, provided such application of the surplus be elected in due form not less than two years before the end of the first dividend period of twenty years; otherwise a satisfactory examination will be required for each such application of the surplus. But should the owner of the policy at the end of said first period of twenty years, or at the end of any subsequent period of five years, elect to receive the dividends annually, the surplus applicable on this policy will thereafter be apportioned at the beginning of each year on the anniversary of the date of this policy and may be applied as hereinbefore provided.

PAID-UP POLICY.—After three full annual premiums have been paid upon this policy, the Company will, upon the legal surrender thereof, before default in payment of any premium, or within six months thereafter, issue a nonparticipating policy for paid-up insurance, payable as herein provided, for the proportion of the amount of this policy which the number of full years' premiums paid bears to the total number required.

SURRENDER.—This policy may be surrendered to the Company at the end of the said first period of twenty years, and the full reserve computed by the American Experience Table of Mortality and four per cent interest, and the surplus as defined above, will be paid therefor in cash.

INSURANCE WITH ANNUITY.—If the policy be surrendered at the end of the first dividend period, as above provided, the Company will, if requested in writing apply its cash value, including surplus, or any part of such value, to purchase, without medical examination, a paid-up policy for the same amount as the value so applied, securing insurance for life and participating annually in dividends, together with a paid-up annuity for life equal to 4 per cent per annum of the amount of the paid-up insurance, payments of the annuity to commence one year after the end of said first dividend period.

LOANS.—After two full years from the date of the issue of this policy, this Company will loan hereon an amount equal to 60 per cent of its value at the end of the last complete policy year, according to the present New York State Standard—provided, this policy be deposited with and legally assigned to this Company, as security; provided, also, that the premiums be paid ahead for a period of not less than six months and to the end of the current policy year; and further, that the rate of interest to be paid on such loans shall be 6 per cent per annum.

INDEBTEDNESS.—Any indebtedness to this Company, whether on loans or for premium, or otherwise, remaining unpaid at the maturity of this policy by death, or limitation, or surrender, shall be deducted from the amount or value of the policy.

NOTICE TO THE HOLDER OF THIS POLICY.—No agent has power on behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying a premium, to bind the Company by making any promise, or by receiving any representation or information not contained in the application for the policy.

ASSIGNMENTS.—The Company declines to notice any assignment of this policy until the original assignment, or a duplicate or certified copy thereof, shall be filed in the Company's Home Office. The Company will not assume any responsibility for the validity of an assignment.

APPLICATION.

I CERTIFY that I am temperate in my habits, and I am, to the best of my knowledge and belief, in sound physical and mental condition, and a proper subject for life insurance under the rules and regulations of this Company.

I HEREBY WARRANT AND AGREE not to reside or travel in any part of the Torrid Zone during the next two years following the date of issue of the insurance for which application is hereby made, and not to engage in any specially hazardous occupation or employment, or in any military or naval service in time of war, during the continuance of the policy, without immediately notifying this Company and paying the extra premium charged in such case; I also warrant and agree that I will not die by my own act during the said period of two years.

The specially hazardous occupations or employments herein referred to are—handling electric wires and dynamos, blasting, mining, submarine labor, aeronautic ascensions, Arctic explorations, the manufacture of highly explosive substances, service upon any railroad train, or in switching or in coupling cars, or on any steam or other vessel; or any military or naval service in time of war.

I ALSO AGREE that all the foregoing statements and answers, as well as those that I make to the Company's Medical Examiner, in continuation of this application, are by me warranted to be true, and are offered to the Company as a consideration of the contract, which I hereby agree to accept as issued by the Company in conformity with this application, and which shall not take effect until the first premium shall have been paid, and the policy shall have been delivered, during my continuance in good health; and I further agree that in any distribution of surplus, the principles and methods which may be adopted by the Company for such distribution and its determination of the amount equitably belonging to such policy, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under the contract now proposed.

This application is made to the BROOKLYN LIFE INSURANCE COMPANY, of New York, subject to the laws of the State of New York.

**20-PREMIUMS LIFE—ACCUMULATIVE SURPLUS
POLICY.**

No. 99,999.

AGE AT ENTRY, 35.

THE CANADA LIFE ASSURANCE CO.

Incorporated by Act of Parliament.

Subscribed Capital, One Million Dollars.

Established 1847.

Head Office, Toronto, Ontario.

Dated 13th January, 1900.

SUM ASSURED, \$10,000.

ANNUAL PREMIUM, \$369.50.

Payable 12th January.

Accumulative Surplus System.

Whole Life, 20-Annual Premiums.

THE CANADA LIFE ASSURANCE COMPANY, in consideration of the written application for this Policy by *William Archibald Smith, of Chicago, Ill., Merchant*, (the assured), dated the *Fourth* day of *January*, 1900, which is hereby made the basis of this contract, and in further consideration of the *annual* premium of *Three Hundred and Sixty-nine* Dollars, and *Fifty* Cents to be paid in advance, and of the payment at the Head Office of the Company in Toronto, Ontario, of a like sum every *twelve* months, from the *12th January*, 1900, during the life of the said assured, until *twenty* full annual premiums shall have been paid, or until the death of the assured, hereby agrees and promises to pay *Ten Thousand* Dollars in Gold at its Head Office, aforesaid, to *Mary Smith, wife of the assured*, or in the event of *her* prior death, to the said assured's executors, administrators, appointees or assigns, upon the receipt and approval of the proofs of the death of the said assured during the continuance of this contract, and upon the title of the person claiming the money being satisfactorily shown, and on the delivery to the said Company of this policy and a valid discharge therefor.

This policy is issued and accepted upon, and subject to, the privileges and conditions hereon endorsed as fully as if the same were herein stated over the seal and signatures hereto affixed; and it is to be interpreted and construed according to the laws of *Illinois*.

In Testimony Whereof the corporate seal of the said Company is hereto affixed under the hands of the proper Officers at

the aforesaid City of Toronto, this *Thirteenth* day of *January* in the year of our Lord One Thousand Nine Hundred.

(Signed) R. HILLS,

Secretary.

GEO. A. COX,

President.

OPTIONS.

This Policy No. 99,999 is issued and accepted on the Company's Accumulative Surplus System, the particulars of which are as follows:

(a) That the Accumulative Period of *twenty* years for this Policy shall be completed on the *Twelfth day of January, A. D. 1920.*

(b) That the surplus on all policies of the Accumulative Surplus System shall be computed by the Company according to their rules and regulations for the time being, and shall be shared in by those Policies in force at the maturity of their Accumulative Period, and by those only.

(c) If this Policy be in force at the completion of the Accumulative Period, the Assured, or other person entitled, shall receive one of the following optional benefits:

First.—To withdraw in cash the value of this Policy, that is, the Reserve amounting to not less than *Five Thousand Seven Hundred and Fifty* Dollars, and in addition thereto the Surplus apportioned to this Policy.

Second.—To withdraw in cash such surplus and continue the policy in force for the original amount, participating in future surplus.

Third.—To convert such surplus into a bonus, addition, upon evidence satisfactory to the Company that the assured is in good health, and continue the policy in force for the original amount, participating in future surplus.

Fourth.—To convert such surplus into an Annuity, and to continue the Policy in force for the original amount, participating in future surplus.

Fifth.—To convert the entire cash value of the Policy into a life annuity.

If the Assured, or other person entitled, does not notify the Company making choice within 30 days after receiving a statement of the optional benefits offered, the Company may apply the profits as per the fourth option.

GUARANTEED LOAN AND SURRENDER VALUES.

Assuming that the Policy is free from indebtedness and Statutory restrictions.

At End of Years.	Loan. (See Condition 3.)	Cash Surrender Value.	Paid-up Insurance.
3d			\$1,050
4th			1,570
5th	8790	8320	2,100
6th	900	1,010	2,690
7th	1,090	1,220	3,150
8th	1,290	1,440	3,680
9th	1,500	1,670	4,210
10th	1,710	1,910	4,790
11th	1,900	2,200	5,260
12th	2,250	2,500	5,780
13th	2,590	2,820	6,310
14th	2,840	3,160	6,840
15th	3,170	3,590	7,360
16th	3,520	3,920	7,890
17th	3,890	4,330	8,420
18th	4,300	4,780	8,940
19th	4,720	5,250	9,470

For options at the end of the 20th year see above.

After the Accumulative Period, if this Policy be continued in force, loan and surrender values will be furnished at any time upon application to the Company.

(Signed) F. SANDERSON,
Actuary.

INSTALMENT AND BENEFICIARY OPTIONS.

1. The Assured shall at any time within ten years from the date of issue of this Policy, if then in force, have the following Instalment Options :

(a) To change the terms of payment so that the sum assured (less any indebtedness) instead of being payable in one sum, shall be payable to the beneficiary or beneficiaries (if living) in any designated number of equal annual instalments according to the following table, which is based upon \$1,000 of assurance, other amounts being in proportion.

(b) To subsequently change the number of instalments previously chosen.

(c) To direct that the beneficiary or beneficiaries shall have the right at any instalment anniversary to receive in one sum the commuted value of the instalments remaining unpaid.

The first instalment shall be payable at the time when and on the terms on which, but for such change, the sum assured would be payable. Subsequent instalments shall be payable annually thereafter upon each succeeding anniversary of the first payment, until all are paid.

2. Should the beneficiary named in the Policy or any beneficiary appointed under this provision die before the maturity of this Policy, the Assured may appoint a new beneficiary and such new beneficiary shall be entitled to the same benefits as if originally named in the Policy as the beneficiary. If there be no beneficiary, original or appointed, living at the maturity of this Policy, the executors, administrators or assigns of the Assured shall be entitled to its benefits, and may upon any instalment anniversary commute or discount the instalments payable under it into a single cash payment. The legal representative of a beneficiary dying after the Assured, and before receiving all the instalments under the Policy, may in like manner convert the unpaid instalments into a single cash payment.

3. Any such change, direction or appointment as mentioned in sections (1) and (2) above, shall, to be effective be by writing endorsed on the policy and signed by the Assured and his assigns if any and also by the Secretary of the Company, unless it be otherwise provided by the laws of the domicile of the Assured at the date thereof, in which case such laws shall prevail.

WINDUP LIFE ASSURANCE COMPANY.

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GEO. A. COI,
President

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be Accumulative Period, if this Policy be continued in force, surrender values will be furnished at any time upon application if any.

(Signed) F. SANDERSON,
Actuary.

INSTALMENT AND BENEFICIARY OPTIONS.

The Assured shall at any time within ten years from the date of issue of this Policy, if then in force, have the following Instalment Options :
To change the terms of payment so that the sum assured (less any loans) instead of being payable in one sum, shall be payable to the Assured or beneficiaries (if living) in any designated number of equal instalments according to the following table, which is based upon ordinary life assurance, other amounts being in proportion.

To subsequently change the number of instalments previously

To direct that the beneficiary or beneficiaries shall have the right at any instalment anniversary to receive in one sum the commuted value of the instalments remaining unpaid.

The first instalment shall be payable at the time when and on the terms specified in the Policy, but for such change, the sum assured would be payable. Subsequent instalments shall be payable annually thereafter upon each succeeding anniversary of the first payment, until all are paid.

Should the beneficiary named in the Policy or any beneficiary appointed under this provision die before the maturity of this Policy, the Assured may appoint a new beneficiary and such new beneficiary shall be entitled to the same benefits as if originally named in the Policy as the beneficiary. If there be no beneficiary, original or appointed, living at the maturity of this Policy, the executors, administrators or assigns of the Assured shall be entitled to its benefits, and may upon any instalment anniversary commute or discount the instalments payable under it into a single cash payment. The legal representative of a beneficiary dying after the maturity of the Policy, and before receiving all the instalments under the Policy, may in like manner convert the unpaid instalments into a single cash payment.

3. Any such change, direction or appointment as mentioned in sections 1 and 2 above, shall, to be effective be by writing endorsed on the policy and signed by the Assured and his assigns if any and also by the Secretary of the Company, unless it is otherwise provided by the laws of the domicile of the Assured, in which case such laws shall prevail.

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TABLE OF VALUES ON BASIS OF ASSURANCE OF \$1000 : OTHER AMOUNTS IN PROPORTION

PRIVILEGES AND CONDITIONS.

**Automatic
Nonforfeiture
Privilege.**

1. This Policy shall not lapse nor become void for nonpayment of a premium, provided that at the time of nonpayment the cash surrender value allowed shall exceed the amount of such premium. In such event the Company will, without request, treat the premium then due as paid, and the amount of such premium shall be a first lien upon the Policy in the Company's favor, in priority to the claim of any assignee of the Policy or of any other person. The accumulated lien may at any time be paid off in whole or in part, and should the Policy become a claim at any time the amount unpaid on all existing liens shall be deducted from the sum assured.

Should the amount of the cash surrender value, in excess of any accumulated indebtedness to the Company, be insufficient to pay a premium in full when due, or should such accumulated indebtedness upon this Policy, or upon any paid-up Policy issued in lieu thereof, at any time exceed the cash surrender value thereof, the said Policy shall thereupon become void, but the assured may nevertheless, within twelve months, revive the Policy on production of evidence satisfactory to the Company, of continued good health, and on payment of such a sum as shall reduce the indebtedness to less than the cash surrender value, and of any overdue premiums with interest as stated herein.

If the fifth annual premium on this Policy be not paid within the days of grace, the Company will (under the conditions of this section) treat the premium then due as paid, provided there be no indebtedness to the Company on this Policy, and that all previous payments have been duly made by the Assured.

In determining the cash surrender value, account shall be taken only of the number of full year's premiums paid and not of any payments for less than a complete year. The rate of interest chargeable under these automatic loans shall not exceed 6½ per cent per annum compounded yearly. The loan and surrender values guaranteed in this policy and the conditions relating thereto are subject to the terms and conditions of this Nonforfeiture Privilege and are to be construed agreeably to it.

Gold.

2. The sum assured shall be payable in gold coin of the present legal standard of weight and fineness. The premiums may be paid either in such gold coin, or its equivalent in currency of Canada or the United States at the market value.

Loan.

3. After being in force five or more years the Company will lend upon this Policy (in the absence of any statutory or other restrictions, and under the terms of the loan agreement then in use) up to the loan value specified in the Table on the opposite page, and at a rate of interest not exceeding 5½ per cent per annum thereon, provided that at the time such loan is made the policy shall be assigned to the Company as collateral security by all necessary parties.

**Indisputa-
bility.**

4. After being in force two full years, and age having been admitted, this Policy while continued in force shall be indisputable.

Grace.

5. Thirty days of grace are allowed for the payment of renewal Premiums.

Revival.

6. If any payment due prior to the fifth annual premium on this Policy be not paid within the thirty days of grace, said Policy shall *ipso facto* become void, but it may be revived within twelve months thereafter on production of evidence, satisfactory to the Company, of continued good health, and the payment of overdue Premiums, with an interest and expense charge not exceeding six and a half per cent per annum thereon.

Unpaid Debt.

7. In the event of this Policy becoming a claim, any loan or indebtedness to the Company, and the unpaid balance (if any) of the current year's Premium will be deducted from the sum payable under the Policy at settlement.

Suicide, etc.

8. Policies of less than two years' standing on the lives of persons who shall die by suicide, dueling, or by the hands of Justice, shall be void, excepting in cases where the Policies have been effected by one party on the life of another, or where *bona*

Ade. assignments of them have been made to third parties for valuable consideration.

Residence
and Travel.

9. During the first two years from the date of issue of this Policy, it is hereby made a condition that the Assured shall not, without first obtaining permission from the Company, reside or travel elsewhere than in the Dominion of Canada, the United States of America, Newfoundland and Europe, nor engage in any of the following occupations or employments: Blasting, mining, submarine labor, aeronautic ascensions; the manufacture, handling or transportation of highly explosive substances; service upon any railroad train, or in switching or in coupling cars, or on any steam or other vessel; nor shall the Assured, without previous license, engage in any military or naval service in time of war during the said two years.

Proof of Age.

10. Proof of the Assured's age will be required before payment of the Policy, unless it has been previously admitted by the Company.

11. In consideration of the loan and surrender values guaranteed to the Assured in this Policy, it is understood and agreed between the assurer and the assured that all right or claim of any other temporary or extended assurance or any other surrender value than that provided in this contract, is hereby waived and relinquished, the provisions of any Statute to the contrary notwithstanding.

Notice is hereby given that no receipts for payments shall be valid or binding upon the Company, except those issued from the Head Office in Toronto, upon the Company's printed forms, and signed by the President or Vice-President or General Manager, and Secretary. Premiums are payable at Head Office, but, for the convenience of the Assured, they may, when not overdue, be paid to an agent of the Company in exchange for the official receipt, signed as above stated, and countersigned by the agent.

N. B.—The Company does not recognize or hold itself bound by any notice or intimation of any assignment of, or charge upon, any Policy unless served upon the Secretary at the Head Office in Toronto, Ontario; and holders of Policies requiring to make these are recommended to adopt that course, so that there may not be any question of their priority or position.

Forms of Assignments of Policies may be obtained from the Company; but persons must satisfy themselves in each case as to whether or not the Form precisely suits their particular circumstances, the Company not undertaking any responsibility in that respect.

ORDINARY LIFE POLICY WITH QUINQUENNIAL
DIVIDENDS.

No. 99,999.

AGE AT ENTRY, 35.

THE CANADA LIFE ASSURANCE CO.

Incorporated by Act of Parliament.

Subscribed Capital, One Million Dollars.

Established 1847.

Head Office, Toronto, Ontario.

Dated 13th January, 1900.

SUM ASSURED, \$10,000.

ANNUAL PREMIUM, \$279.50.

Payable 12th January.

Whole Life.

THE CANADA LIFE ASSURANCE COMPANY, in consideration of the written application for this Policy by *William Archibald Smith, of Chicago, Ill., Merchant*, (the assured) dated the *Fourth* day of *January*, 1900, which is hereby made the basis of this contract, and in further consideration of the *annual* premium of *Two Hundred and Seventy-nine* Dollars and *Fifty* Cents to be paid in advance, and of the payment at the Head Office of the Company in Toronto, Ontario, of a like sum every *twelve* months, from the *12th* *January*, 1900, during the life of the said assured, hereby agrees and promises to pay *Ten Thousand* Dollars in Gold at its Head Office, aforesaid, to *Mary Smith, wife of the Assured*, or in the event of *her* prior death, to the said assured's executors, administrators, appointees or assigns, upon the receipt and approval of the proofs of the death of the said assured, during the continuance of this contract, and upon the title of the person claiming the money being satisfactorily shown, and on the delivery to the said company of this policy and a valid discharge therefor.

This Policy will Share in the Distribution of Surplus according to the rules and regulations of the Company from time to time.

This policy is issued and accepted upon, and subject to, the privileges and conditions hereon endorsed as fully as if the same were herein stated over the seal and signatures hereto affixed; and it is to be interpreted and construed according to the laws of *Illinois*.

In Testimony Whereof the corporate seal of the said Company is hereto affixed under the hands of the proper Officers at the aforesaid City of Toronto, this *Thirteenth* day of *January* in the year of our Lord One Thousand Nine Hundred.

(Signed) R. HILLS,
Secretary.

GEO. A. COX,
President.

GUARANTEED LOAN AND SURRENDER VALUES.

Assuming that the Policy is free from indebtedness and Statutory restrictions.

At End of Years.	Loan. (See Condition 3.)	Cash Surrender Value	Paid-up Insurance.
3d			\$650
4th			870
5th	\$100	\$450	1,100
6th	500	560	1,350
7th	620	690	1,600
8th	730	820	1,870
9th	860	960	2,150
10th	990	1,110	2,480
11th	1,140	1,270	2,720
12th	1,280	1,490	3,000
13th	1,440	1,610	3,300
14th	1,610	1,790	3,590
15th	1,780	1,980	3,900
20th	2,830	3,150	4,920

The above guaranteed surrender values are exclusive of any allowances by way of surplus.

After the twentieth year, if this Policy be continued in force, loan and surrender values will be furnished at any time upon application to the Company.

(Signed)

F. SANDERSON,

Actuary.

NOTE.—Instalment and Beneficiary Options; Privileges and Conditions, etc., same as in preceding policy.

APPLICATION.

I, Richard Roe, the above designated, do hereby declare that, to the best of my knowledge and belief, I am at present in good health, not being afflicted with any disease or disorder, external or internal; and that the above statement of my age, and other particulars, is true. And I, Susan Roe (the party in whose favor the assurance is to be granted), do hereby agree that this declaration shall be the basis of the contract between me and the Canada Life Assurance Company; that I will accept and take up the policy hereby applied for, when issued by said company, and that if any untrue averment has been intentionally made, or any material information has been wilfully withheld in this declaration, or in the replies to be given to the company's medical adviser in connection herewith, all sums which shall have been paid to the said company, upon account of the assurance granted in consequence thereof, shall be forfeited, and the assurance be absolutely null and void; and further, that the continuance of the assured in the same state of health at the time of the payment of the first premium is a condition of the assurance taking effect.

NO-PAYMENT LIFE UNCONDITIONAL ACCUMULATIVE POLICY.

No. 89,768.

Age 85.

CONFEDERATION LIFE ASSOCIATION.

AMOUNT \$10,000.

Premium \$369.50.

Incorporated by Acts of Parliament.

Capital, \$1,000,000.

By this Policy of Assurance, in Consideration of the application therefor, which is hereby made a part of this contract, and in further consideration of the payment of *Three Hundred and Sixty-nine and ⁵⁰/₁₀₀* Dollars and of the annual payment of a like sum, to be made on or before the *Fifteenth* day of *May*, in each and every year, until *Twenty* full years' premiums have been paid.

DOTH INSURE the life of *Richard Roe*, of *Toronto*, in the County of *York*, and Province of *Ontario*, hereinafter called the Insured, in the sum of *Ten Thousand* Dollars, which shall be payable at the Head Office of the Association, in *Toronto*, upon due proof of the death of the Insured during the continuance of this policy, to *his wife, Susan Roe*, should she survive him; otherwise to the Insured's executors, administrators, or assigns.

Indisputability. After this policy shall have been in force for one full year, it shall, subject to the due payment of the premium, be thenceforward indisputable.

THE BENEFITS and provisos printed or written by the Association on the back hereof, form a part of this contract as fully as if they were stated at length over the seal and signatures hereto affixed.

In Witness Whereof these presents are sealed with the Common Seal of the said Association, and signed by the President and Managing Director thereof, at *Toronto*, this *Fifteenth* day of *May*, One Thousand Nine Hundred.

J. K. MacDONALD,
Managing Director.

W. P. HOWLAND,
President.

BENEFITS AND PROVISOS REFERRED TO ON THE FIRST PAGE OF THIS POLICY.

All premiums are due and payable at the Head Office of the Association in Toronto, but will be accepted elsewhere in exchange for the Association's receipt only, signed by the Managing Director or Actuary, and countersigned by the Agent. If default be made in the payment of any premium, note or cheque, should one be given and accepted, whether notice of such payment falling due was received by the insured or not, then and in every such case this policy shall cease and determine, except as hereinafter otherwise provided.

Thirty days' grace is allowed for the payment of renewal premiums under this policy.

Upon the decease of the Insured the claimant shall furnish the Association by affidavit, or otherwise, satisfactory proofs of the death, and also of the age of the Insured, unless previously given; the balance of the current year's premium or any other indebtedness, if any, will be deducted from the amount of the claim.

If it should appear that the age of the Insured was understated in the application for this policy, the amount of the insurance payable hereunder shall be such proportion of the amount of the policy as the premium paid bears to the required premium at the true age, or if the age was overstated, a refund of the excess paid will be made. Age will be admitted at any time during the lifetime of the Insured, upon submission of satisfactory proof.

The Association will not recognize any assignment or transfer of this policy until the original, or duplicate thereof, shall be filed in the Head Office of the Association. The Association assumes no responsibility for the validity or sufficiency of any assignment or transfer.

The Accumulated Dividend Period, under this policy ends on the *Fifteenth* day of *May*, 1920, if this policy is then in force, and all premiums have been duly paid as provided herein, the Insured will be entitled to select any one of the following benefits or options:

FIRST:—To surrender the policy and receive its entire value, consisting of the full Reserve according to the Institute of Actuaries' Hm. Table of Mortality, and $3\frac{1}{4}$ per cent interest, namely *Five Thousand Seven Hundred and Sixty Dollars*, together with the Accumulated Dividend then apportioned by the Association either (1) in Cash, or (2) in the purchase of a Paid-up Policy of Assurance payable at death, without profits, provided notice in writing selecting this option, shall have been given to the Association not less than two years prior to the expiry of the Accumulated Dividend Period, otherwise, evidence of good health satisfactory to the Association will be required, or (3) in the purchase of a Life Annuity, or

SECOND:—To continue the policy, which will then be fully paid up, and on which future dividends will be declared quinquennially, and receive the Accumulated Dividend, either (4) in Cash, or (5) in the purchase of a Bonus Addition to the sum insured, subject to the same proviso as Benefit No. 2; or (6) in the purchase of a Life Annuity.

After three full premiums have been paid in cash on this policy; and in the event of the nonpayment of any subsequent premium on the date when the same becomes due, the Insured will be entitled to:—

1. Extended Insurance without application for the full face value of this policy, but without profits, for such further period of time as is stated in the following Nonforfeiture Table. But if said policy be charged with the payment of any loan or there is any premium note given in respect of said policy unpaid extended insurance will be granted for such period of time only as the residue of the cash value thereon left after payment of such loan or note shall be sufficient to purchase, calculated according to the rules of the Association, provided, however, that should the Insured die during the continuance of such extended insurance satisfactory proofs of death shall be furnished the Association within one year thereafter; otherwise all liability of the Association hereunder shall cease. Should the policy become a claim by death within three years from the date of such first unpaid premium, all overdue and unpaid premiums with interest at 6 per centum per annum will be deducted from the amount of the claim; or

2. Within one year from the date of such first unpaid premium, upon the submission of evidence of health satisfactory to the Association, and the payment of the past due premiums with interest, to have the policy reinstated; or

3. On the due surrender thereof within three months from the date of

20-PAYMENT LIFE POLICY (PARTICIPATING).

No. 99,999.

AGE 35.

THE CONNECTICUT GENERAL LIFE INS. CO
OF HARTFORD, CONN.

AMOUNT, \$10,000.

PREMIUM, \$370.00

In Consideration of the covenants and agreements made and contained in the application for this Policy (which are made a part of this contract), and of the Annual Premium of *Three Hundred Seventy* Dollars and — Cents, to be paid at the Home Office of Company in Hartford, Conn., on or before the *First* day of *January* in every year during the lifetime of the Insured, until *Twenty* full Annual Premiums have been paid; Does Promise, on receipt, at its Home Office, of satisfactory proofs of the death, during the continuance of this contract, of *Richard S. Rowe*, herein called the Insured; of *Philadelphia*, County of *Philadelphia* and State of *Pennsylvania*, to pay at its said Home Office to *Mary G. Rowe*, wife of the said Insured, if surviving, or if she be then dead, to the executors, administrators or assigns of the Insured, *Ten Thousand* Dollars, any indebtedness of the Insured or on behalf of the beneficiary to be first deducted therefrom, together with the unpaid portion, if any, of the premium for the current policy year.

This Policy shall not take effect unless or until the first premium is actually paid while the Insured is in the same condition of health as described in the Application; and if the second and third annual premium be not fully paid when due, this Policy and all claims under it shall be void, and the premiums already paid shall be forfeited to the Company.

In case of default in payment of any premium after the third year, this Policy shall thereafter be in force only to the extent and subject to the provisions of the Company's nonforfeiture system which are endorsed hereon.

The nonforfeiture provisions and all conditions and requirements written or printed by the Company on the following pages are hereby referred to and made a part of this contract as fully as if recited at length over the signatures hereto affixed.

In Witness Whereof, the **CONNECTICUT GENERAL LIFE INSURANCE COMPANY** has caused this Policy to be signed by its President and Secretary at its home office in the City of Hartford, the *First day of January, A. D. one thousand nine hundred and one.*

R. W. HUNTINGTON, JR., **THOMAS W. RUSSELL,**
Secretary. *President.*

1st. Only the President, Vice President, Secretary or Assistant Secretary has power in behalf of the Company to make or modify this contract of insurance.

2d. PAYMENT OF PREMIUMS.—All premiums are due, and payable at the Home Office of the Company in the City of Hartford, Conn., but will be accepted elsewhere, if paid to a duly authorized agent in exchange for its receipt signed by the President or Secretary, and countersigned by the Agent designated therein.

3d. REVIVAL IN EVENT OF LAPSE.—This policy will be reinstated on written application therefor within six months after nonpayment of any premium if evidence of good health satisfactory to the Company is furnished, and premiums to date of reinstatement are paid with interest.

4th. PROOFS OF DEATH must be furnished to the Company at its Home Office within one year after the death of the Insured, which proofs shall comprise satisfactory statements establishing the claim, and comply fully with the Company's forms in use at the time of the death of the Insured.

5th. ASSIGNMENTS.—The Company will not be bound nor in any way affected by any assignment of this Policy or of any interest thereunder until the original assignment or certified copy thereof shall be delivered at its Home Office; and the Company will not assume any responsibility for the validity of any assignment.

NONFORFEITURE PROVISIONS.

The options below are based upon completed insurance years only.

EXTENDED INSURANCE.—In case of default in payment of any premium after the third year, this policy if otherwise in force under its original conditions, and not subject to any indebtedness, will be continued in force for the term specified in the following table of "Extended Insurance," provided that no part of such insurance shall be payable unless and until satisfactory proofs of death shall be furnished within one year after death of Insured, and that if death occurs within three years from date of such default, the unpaid premiums, with interest, shall be deducted from the amount insured.

PAID-UP POLICY.—In lieu of "Extended Insurance," a Paid-up Policy (without participation in surplus) will be issued for the amount specified in the following table of "Paid-up Values" if this policy is legally surrendered therefor at the Home Office within three months from the date of lapse.

CASH VALUE.—At the end of the fifth or any subsequent year from date hereof, the "Cash Value" specified in the following table of "Cash Values" will be paid for this Policy, if it be then in force under its original condi-

tions, and is legally surrendered at the Home Office within thirty days from the end of the policy year.

LOANS.—At the end of the third, or any subsequent year from date, if the policy be then in force under its original conditions, the Company, on satisfactory assignment and deposit of the policy as collateral, will loan the amounts specified in the following table of "Loans," with interest payable in advance at the rate of 5 per cent per annum, provided that the premium shall be paid which shall continue the policy to the next anniversary subsequent to the date of the loan and that any previous indebtedness shall be settled.

TABLE.

Nonforfeiture Provisions referred to above.

Years from date of Issue.	Extended Insurance.		Paid-up Values.	Cash Values.	Loan.
	Years.	Months.			
3	4	11	\$1,320	.....	\$580
4	7	6	1,840	.....	790
5	10	0	2,350	8870	1,010
6	12	8	2,870	1,110	1,250
7	14	4	3,380	1,350	1,510
8	16	2	3,890	1,610	1,790
9	17	9	4,390	1,870	1,970
10	19	0	4,900	2,140	2,210
11	20	4	5,400	2,430	2,460
12	21	4	5,900	2,720	2,720
13	22	8	6,390	3,020	2,990
14	23	2	6,890	3,340	3,270
15	24	1	7,380	3,670	3,560
16	25	0	7,870	4,010	3,860
17	26	0	8,370	4,360	4,180
18	27	9	8,860	4,720	4,510
19	28	10	9,360	5,100	4,850
20	Life		10,000	5,500	4,960
25	.....	.....	.....	6,090	5,500
30	.....	.....	.....	6,680	6,040

These figures apply to the original sum insured only. If the sum insured is increased by dividends or otherwise, the benefits will be increased but any indebtedness placed on the policy will operate to reduce the amount of the benefits.

INSTALMENTS.

Whenever this policy shall become a claim under its original conditions and for its full amount, its proceeds will be paid, if so desired, in instalments as follows:

FOR EACH \$1,000 INSURED.

5 instalments of.....	\$214 each.
10 " "	116 "
15 " "	84 "
20 " "	68 "
25 " "	68 "

The first instalment payable immediately and the subsequent instalments annually thereafter.

APPLICATION:

I hereby covenant and agree that all the foregoing statements and answers as written, and those contained in Part II. made, or to be made, to the Medical Examiner, are offered to the Company as a consideration of the contract applied for; and that they are full, complete and true; and the only statements made to the Company in reply to its inquiries; and that if there be in any of the statements any untruth or concealment of facts, then this policy shall be null and void, and all premiums paid thereon shall be forfeited to the Company.

And this application is submitted to the Company, with the further following express covenants and agreements:

1. That it will constitute no contract of Insurance until a Policy shall first have been issued and delivered by the said Company, and the first premium thereon actually paid, during the continuance of the life proposed for insurance, in the same condition of health as described in the application.

2. That the contract under such Policy shall be held to have been made in Hartford, Connecticut, and shall be construed in accordance with the laws of Connecticut.

3. That in any distribution of surplus, the principles and methods which may be adopted from time to time by the Company for such distribution, and its determination of the amount equitably belonging to such Policy, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under the contract now proposed.

4. That if, within two years from the date of the Policy, I shall, without the written consent of the Company (signed by its President or Secretary) travel or reside without the limits of the Temperate Zone, or personally engage in blasting, mining, handling electric wires or tending dynamos, or in the making of explosives, or as an employee on any railroad train, steam or sailing vessel, or if, without such consent, during the continuance of the Policy, I shall engage in military or naval service in time of war, then in every such case the policy hereby applied for shall become null and void.

5. That no suit shall be brought against the Company under this contract after two years from the time when cause of action accrues.

No. 999,999.

RATED AGE, 35.

THE CONNECTICUT MUTUAL LIFE INS. CO.
OF HARTFORD, CONN.

In Consideration of the application for this insurance, which is the basis of and a part of this contract, and a copy whereof is hereto annexed, and of the several answers, warranties and agreements therein contained, and of the annual premium of *Three hundred and fifty-eight* $\frac{20}{100}$ dollars to be paid to them on the *First* day of *July*, 1898, and on or before the same date in every year until twenty annual premiums shall have been paid, do hereby insure the life of *John M. Taylor* (the Insured), of *Hartford*, County of *Hartford*, State of *Connecticut* for the term of his natural life, in the sum of *Ten Thousand* Dollars, to be paid to his executors, administrators or assigns, within thirty days after due notice and satisfactory proof of the death of the said Insured while this contract is in full force and effect shall have been received at the office of said Company in *Hartford, Conn.*, less any balance of the year's premium when not all paid at the beginning of the year, and any other indebtedness to said Company on account of this policy;

Or, at the end of any period reckoned from the above date specified in the table of cash values printed herein and hereby made a part of this policy, said Company will pay to him a cash value stipulated in the said table, but only upon surrender and release hereof within thirty days after the end of such period;

But, if, after the payment, as above, of the number of annual premiums required by the table of paid-up insurance printed hereon and hereby made a part of this contract, any subsequent premium or installment of premium be not paid when due, said Company do thereupon and thereafter and upon the same considerations hereinbefore set forth, but without further payment of premiums, insure said life for said term but only in a sum stipulated in the said table and to be payable as above provided;

And any and every sum due under this policy shall be payable only at the office of said Company in *Hartford, Conn.*, and upon surrender and satisfactory release hereof.

Subject to the conditions and agreements upon the second page of this policy, which are hereby referred to and made a part of this contract.

In Witness Whereof, the said THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY have, by their president and secretary, signed and delivered this contract in the City of *Hartford*, State of *Connecticut*, this *first* day of *March*, A. D. one thousand eight hundred and ninety-eight.

HERBERT H. WHITE,
Secretary.

JACOB L. GREENE,
President.

This policy is issued and accepted upon the following express conditions and agreements, referred to on the first page and made a part of this contract:

1. That this contract of insurance is wholly expressed and contained in this policy and the application therefor, and that no alteration, change, modification, waiver, or subsequent agreement whatever respecting this policy shall be binding on said Company unless made in writing signed by the executive officers thereof; and that agents of the company have no power or authority to make, alter, change, or modify any of the terms, conditions, or agreements of this policy, or to waive forfeitures thereof.

2. That this policy shall not be in force and binding on this Company until the advance premium hereon shall have been actually paid during the lifetime of the Insured; and that if any subsequent premium, or installment of premium, on this policy be not paid when due, then this policy shall cease and determine and become and be null and void, except as hereinbefore provided; and that no premium on this policy shall be held to be paid unless a receipt signed by one of the executive officers of the Company shall be given therefor, and such receipt is the sole evidence of the authority of any agent to receive any premium on account of this policy; and that all premiums or other payments on account of this policy are payable at the office of the Company in Hartford, Conn., and not elsewhere, as stipulated in the application herefor.

3. That the following risks are not assumed by this Company under this contract: Death while residing or being, or from any disease contracted while residing or being, outside the Temperate Zones (except when traveling for recreation in civilized countries,) or while in any military or naval service in time of war, or from any accident or injury received while personally engaged in blasting, underground mining, or any submarine or aeronautic operations, or in the manufacture of explosive substances, or in service on any water or railroad, or as a member of any paid fire department, without the consent of this Company previously given in writing; or death in committing or attempting to commit a felony, or in consequence thereof, or as the result of intemperance, or by self-destruction except upon satisfactory proof that the Insured was so far insane as to destroy his responsibility therefor.

In each and every of the foregoing cases this policy shall become and be null and void; but the Company will, upon surrender and satisfactory release hereof within one year thereafter, and not otherwise, return to the assured the then net reserve upon this policy, computed upon the American table of mortality and three per centum compound interest, less any balance of the years' premium when not all paid at the beginning of the year, and any other indebtedness to this Company on account of this policy.

4. That in every case in which this policy shall cease and determine or shall become and be null and void, all premiums paid and moneys or credits held on account of the same shall be forfeited to this Company, except as hereinbefore provided.

5. That in case of default in the payment of any premium or installment of premium when due hereon, if a sum sufficient to fully meet said payment, or

a quarterly installment of the annual premium, shall have been previously credited by this Company on account of this policy by way of dividends or surplus premiums, then if there be no other indebtedness to this Company on account of this policy, said premium or installment of premium shall be considered and receipted as paid by the application and cancellation of an equal amount of such previous credit; but such dividends or surplus premiums shall not be so applied unless sufficient to pay in full the required payment or the quarterly cash installment of the annual premium; and any balance of such dividends or surplus premiums declared and credited, remaining in the custody of this Company at the maturity of this policy, shall then be payable with the sum herein insured.

6. That no assignment of this policy shall be valid unless made in writing, and a duplicate or certified copy thereof be filed at the office of said Company; and any claim against this Company, arising under this policy, made by an assignee or creditor, shall be subject to satisfactory proof of interest in the life insured, in due form, and to any breach of the conditions of this contract by any of the parties hereto, whether such breach exist prior or subsequent to any such assignment; and such proof of interest shall be a condition precedent to any right of action on this contract by or on behalf of such assignee, and this Company shall in no case be responsible for the validity of any assignment.

7. *Table of Paid-up Insurance referred to in this Policy and made a part thereof.*

To ascertain the amount for which this Policy will continue in force after two or more annual premiums have been paid, take the amount under the rated age and the annual premium per \$1,000, at which the policy was written, and opposite the figures showing the number of annual premiums paid, and multiply it by the number of thousands of dollars insured by this policy.

Thus, the Paid-up Insurance for which a Policy for \$5,000, written at age 35, would continue in force in case of failure to pay further premiums, after the payment of ten annual premiums, is $484 \times 5 = \$2,420$, after the payment of fifteen annual premiums is $742 \times 5 = \$3,710$.

The annual premium can be paid in semi-annual or quarterly installments only by special permission of the Company; and if, after the payment of two or more annual premiums, one or more fractional installments be so paid on account of an annual premium, the Paid-up Insurance will be increased by a proportional part of the increase due to the payment of the annual premium, less fractions of a dollar.

Thus the Paid-up Insurance for which a policy for \$1,500, issued at age 40, would continue in force after the payment of ten annual premiums, is $496 \times 2.5 = \$1,215$. The payment of the eleventh annual premium would add \$125 to this amount; but the payment of the first semi-annual installment of the eleventh annual premium will add only one-half that amount, less fractions of a dollar, or \$62, making the Paid-up Insurance, in case of the payment of ten annual premiums and one semi-annual installment of the eleventh annual premium, $\$1,215 + 62 = \$1,277$.

For Paid-up Values on 20-Premiums Life Policies, see Index.

For Cash Surrender Values, see Index.

APPLICATION.

I HEREBY DECLARE AND WARRANT that the above are in all respects full and true answers to the foregoing questions; and I agree that this application and the several answers, warranties and agreements herein contained shall be the basis of, a part of the consideration for, and a part of the contract of insurance, and that no statement or declaration made to any person, and not contained in this application, shall be taken or considered as having been made to, or brought to the notice or knowledge of the Company, or as charging it with any liability by reason thereof; and that if there be, in any of the answers herein made, any fraud, untruth, evasion or concealment of facts, then any policy granted upon this application shall be null and void, and all payments made thereon shall be forfeited to the Company. I also agree that all premiums upon any policy to be issued upon this application are to be due and payable only at the office of the Company in Hartford, Connecticut; and desiring permission to pay the same, for greater convenience, to the Company's agent thereto authorized, in consideration of such permission, I hereby agree that such policy shall be a contract made and to be performed in, and in all respects to be construed and determined by the Company's charter and the laws of the State of Connecticut, and all payments of premium shall be held to have been made at said Hartford and not elsewhere, the evidence of any receipt to the contrary notwithstanding; and that the provisions in said policy for its continuance as paid-up insurance for a specified amount in case of failure to pay premiums, are and shall be in substitution for and in waiver of the rights of all parties hereto under any law of any State relating to the lapse or forfeiture of policies of life insurance.

The Insured under this policy is a member of the Company; members share in its surplus as provided in its charter.

Notices of premiums falling due are sent as regularly as possible, not as a matter of agreement, but for convenience only, and without any responsibility for omission or miscarriage.

Blanks for the several certificates required to be made in proof of death will be furnished upon request.

RENEWABLE TERM POLICY.

No. 999,999.

Age, 35.

THE
CONNECTICUT MUTUAL LIFE INSURANCE CO.
OF HARTFORD, CONN.

AFTER THE EXPI-
RATION OF TEN
YEARS.

In Consideration of the application for this insurance, which is the basis of and a part of this contract, and a copy whereof is hereunto annexed, and of the several answers, warranties and agreements therein contained, and of the annual premium of *One hundred Fifty-four Dollars* to be paid to them on the *First* day of *July*, 1896, and on or before the same date in every year until Ten Annual Premiums shall have been paid.

DO HEREBY INSURE THE LIFE OF *Jacob L. Greene* (the Insured), of *Hartford*, County of *Hartford*, State of *Connecticut*, for the term of *Ten Years* from and after the above date, in the sum of *Ten Thousand Dollars*, to be paid to his executors, administrators or assigns, within thirty days after due notice and satisfactory proof of the death of the said Insured while this contract is in full force and effect shall have been received at the office of said Company in *Hartford, Conn.*, less any balance of the year's premium when not all paid at the beginning of the year, and any other indebtedness to this Company on account of this policy.

AND, after the expiration of the above term of ten years, this policy may be renewed and extended year by year, but not beyond the age of seventy-five years, by the payment on or before the tenth and each succeeding anniversary of the above date, of an annual renewal premium of as many times the amount set in the margin hereof opposite the then last completed age of the said Insured as there are thousands of dollars insured under this policy.

This Policy does not participate in Surplus, and has no value except in the event of the death of the Insured.

Last Completed Age.	Renewal Premium per \$1,000.
35	\$12.75
36	13.00
37	13.25
38	13.50
39	13.75
40	14.00
41	14.25
42	14.50
43	14.75
44	15.00
45	15.25
46	15.50
47	15.75
48	16.00
49	16.25
50	16.50
51	16.75
52	17.00
53	17.25
54	17.50
55	17.75
56	18.00
57	18.25
58	18.50
59	18.75
60	19.00
61	19.25
62	19.50
63	19.75
64	20.00
65	20.25
66	20.50
67	20.75
68	21.00
69	21.25
70	21.50
71	21.75
72	22.00
73	22.25
74	22.50

AND any and every sum due under this policy shall be payable only at the office of said Company in Hartford, Conn., and upon surrender and satisfactory release hereof:

Subject to the conditions and agreements upon the second page of this policy, which are hereby referred to and made a part of this contract.

In Witness Whereof, the said THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY have, by their President and Secretary, signed and delivered this Contract in the City of Hartford, State of Connecticut, this First day of July, A. D. one thousand eight hundred and ninety-six.

HERBERT H. WHITE, Secretary, JACOB L. GREENE, President.

This Policy is Issued and Accepted upon the following express Conditions and Agreements, referred to on the first page and made a part of this Contract:

NOTE.—Clauses 1, 2, 3, 4 and 6 are the same as in the preceding policy except as to provisions for Cash Values and Paid-up Insurance.

5th. That this Policy shall not entitle the Insured to share in the surplus of the Company, or to any surrender value whatsoever, either in cash or paid-up insurance; it being a Nonparticipating Term Policy.

7th. This Policy may be surrendered and exchanged, while yet in force, if the Insured be not more than sixty years of age, without further application or medical examination, on the satisfactory execution of the annexed release by all parties in interest, for a new policy of this same form or of any form of whole life or endowment insurance then issued by the Company, for any amount not in excess of the amount insured under this policy at the date of such exchange, at the Company's then rates for the age attained.

RELEASE.

In Consideration of the issue of a..... Policy for Dollars in exchange therefor, this Policy is hereby released and surrendered; and it is hereby agreed that the original application for this Policy, and the several answers, warranties and agreements therein contained, shall be the basis of and a part of the contract of insurance hereby applied for in exchange for this Policy.

Dated at..... [SEAL]

this..... day of..... 18..... [SEAL]

Witness..... [SEAL]

CONTINUOUS INSTALMENTS, BY FIFTEEN PAYMENTS OF AN ANNUITY CERTAIN, WITH DEFERRED ANNUITY FOR LIFE.

THE
CONNECTICUT MUTUAL LIFE INSURANCE CO.
OF HARTFORD, CONN.

Last Completed
Age of Payee at
Maturity of Pol-
icy.

Annuity Certain
and Deferred for
each \$1,000 due
on Policy.

Under

836 60
36 80
37 00
37 24
37 47
37 70
37 93
38 17
38 41
38 65
38 90
39 15
39 41
39 67
39 94
40 22
40 50
40 80
41 10
41 42
41 75
42 09
42 44
42 81
43 19
43 59
44 00
44 45
44 91
45 40
45 91
46 44
46 99
47 56
48 16
48 79
49 45
50 14
50 86

This Agreement, made this.....day
of.....between THE CONNECTICUT MUTUAL
LIFE INSURANCE COMPANY, party of the first
part, and.....of.....County of
.....State of.....party of the sec-
ond part, witnesses as follows :

Insurance Policy No....., issued by said
Company upon the life of the party of the second
part, is hereby modified and altered by the follow-
ing stipulations, and in all other respects said
Policy is confirmed and continued.

It is hereby mutually agreed that when said
Policy shall become due by its terms, the Com-
pany, in lieu of the payment of the amount due in
a single sum as provided in said Policy, upon sat-
isfactory surrender and discharge thereof and of
this agreement, will issue to.....(herein-
after called the Payee), its Instalment Annuity
Policy, agreeing to pay at its office in Hartford,
Connecticut, to said Payee,.....executors,
administrators or assigns, fifteen instalments, as
follows : For each \$1,000 so due (and proportion-
ably for each fraction of \$1,000), the "Annuity
Certain and Deferred," set in the table printed in
the margin hereof against the "Last completed age
of Payee at maturity of Policy," the first such
Instalment to be paid upon the due date of said
Insurance Policy, and the remaining fourteen
Instalments to be paid, one on each succeeding
anniversary of said date;

Last Completed
Age of Payee at
Maturity of Pol-
icy.

Annuity Certain
and Deferred for
each \$1,000 due
on Policy.

46	551	61
47	52	59
48	53	21
49	54	06
50	54	98
51	55	87
52	56	82
53	57	80
54	58	80
55	59	88
56	60	89
57	61	97
58	63	07
59	64	18
60	65	30
61	66	42
62	67	53
63	68	63
64	69	71
65	70	76
66	71	79
67	72	76
68	73	70
69	74	59
70	75	43
71	76	21
72	76	92
73	77	56
74	78	14
75	78	66
76	79	12
77	79	52
78	79	86
79	80	15
80	80	40
81	80	60
82	80	80
83	81	00
84	81	15
Over		
85	81	30

And that, if said Payee shall survive the payment of said fifteen instalments, said Company will continue to pay the same sum as a Deferred Annuity, on each succeeding anniversary of the above due date during the life of such Payee, such Deferred Annuity payments to terminate with the last Annuity payment due prior to the death of the Payee.

The Instalment Annuity Policy to be issued as above may provide for the payment of the "Annuity Certain and Deferred" in equivalent semi-annual or quarterly instalments.

If, when said Insurance Policy shall mature as a claim, the above named Payee be not then living, this Agreement shall be void and of no effect.

This Agreement may be revoked at any time by the party of the second part, upon written notice thereof to and its Acknowledgment by the said Company at its Home Office; and any assignment or hypothecation of said Insurance Policy hereafter made shall entirely cancel this Agreement.

This Agreement is made at the written request of the party of the second part, a copy of which is endorsed hereon.

THE CONNECTICUT MUTUAL LIFE INS. CO.

By....

Secretary.

(Use with own Benefit Policies.)

APPLICATION

To *The Connecticut Mutual Life Insurance Company, of Hartford, Conn.:*
 I, _____ of _____ County of _____ State of _____ being
 the Insured under Policy No. _____, issued by the above named company,
 hereby apply to said company to issue its agreement for the payment of
 said policy, when it shall become due, to _____ (Relationship to
 Insured) _____ (hereinafter called the beneficiary), in continuous
 instalments based upon the rate for an annuity certain for _____ years, at
 the age of said beneficiary when said policy shall become due, with a
 deferred annuity of the same amount in case said beneficiary shall survive
 the payment of the annuity certain; said agreement to become void in case
 of the death of said beneficiary before said policy becomes due, or in case
 of any assignment or hypothecation thereof, and to be revocable at any
 time upon written notice by said Insured to and its written acknowledg-
 ment by said company.

The above named beneficiary was born at _____ County of _____
 State of _____ on the _____ day of _____ A. D. 18__.

Date _____

Witness _____

(Signature of Insured.) _____

(Application for Continuous Instalments,
 Own Benefit Policy.)

[Edition 1899.]

INSTALMENTS, BY 20 PAYMENTS OF AN ANNUITY CERTAIN.

THE CONNECTICUT MUTUAL LIFE INSURANCE CO. OF HARTFORD CONN.

This Agreement, made this day of between
THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY, party
of the first part, and of County of
State of party of the second part, witnesses as follows:

Insurance Policy No. issued by said Company upon
the life of the party of the second part, is hereby modified and
altered by the following stipulations, and in all other respects said
Policy is confirmed and continued.

It is hereby mutually agreed that when said Policy shall be-
come due by its terms, the Company, in lieu of the payment of the
amount due in a single sum as provided in said Policy, upon sat-
isfactory surrender and discharge thereof and of this Agreement
will issue to (hereinafter called the Payee,) its In-
stalment Annuity Policy agreeing to pay at its Office in Hartford,
Conn., to said Payee, executors, administrators or
assigns, Twenty Instalments of Sixty-five Dollars and Twenty-five
Cents for each \$1,000 so due (and proportionably for each fraction
of \$1,000), the first such Instalment to be paid upon the due date
of said Insurance Policy, and the remaining nineteen Instalments
to be paid, one on each succeeding anniversary of said date.

The Instalment Annuity Policy to be issued as above may
provide for the payment of said Instalments in semi-annual or
quarterly equivalents.

If when said Insurance Policy shall mature as a claim, the
above named Payee be not then living, this Agreement shall be
void and of no effect.

This Agreement may be revoked at any time by the party of
the second part upon written notice thereof to and its acknowledg-
ment by the said Company at its Home Office; and any assign-
ment or hypothecation of said Insurance Policy hereafter made
shall entirely cancel this Agreement.

This Agreement is made at the written request of the party
of the second part, a copy of which is endorsed hereon.

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

By Secretary.

(Used with own Benefit Policies.)

20-PREMIUMS LIFE-OPTION POLICY.

No. 9,999.

AGE, 35.

THE EQUITABLE LIFE INSURANCE COMPANY,
OF IOWA.

AMOUNT, \$10,000.

PREMIUM, \$389.50.

In Consideration of the application for this Policy (a copy of which is attached hereto) which is made a part of this contract, and the payment of *Three Hundred Thirty-nine and $\frac{50}{100}$* Dollars, on or before the delivery hereof, and of the annual premium of *Three Hundred Thirty-nine and $\frac{50}{100}$* Dollars, at the Company's office in the city of Des Moines, Iowa, on or before the *10th* day of *September* in each year during the continuance of this Policy or until *Twenty* full years' premiums shall have been paid, promises to pay at its said office unto *Jane Doe, wife of the Insured, if then living, otherwise to the executors, administrators or assigns of John Doe, the Insured, of Des Moines, in the County of Polk, State of Iowa,* the sum of *Ten Thousand* Dollars, on receipt of satisfactory proofs of the death and cause of death of said Insured, the Policy then being in full force, any unpaid part of the year's premium and other indebtedness to the Company on account of this Policy being first deducted.

IN CASE ANY OF SAID PREMIUMS or any note or notes accepted by the Company therefor are not paid when due and payable, this Policy shall thereupon lapse and become void and all payments made thereon forfeited, except as provided on the second page hereof.

THIS POLICY shall not bind the Company until the first premium shall be actually paid while the Insured is in good health, and is issued and accepted by the parties in interest, subject to the provisions, requirements and benefits stated on the second page hereof, which are hereby referred to and form a part of this contract as fully as if recited at length over the signatures hereto affixed.

In Witness Whereof, THE EQUITABLE LIFE INSURANCE COMPANY, OF IOWA, has, by its President or Vice-President, and Secretary, signed and delivered this contract in the City of Des Moines, Iowa, this *Tenth* day of *September*, One Thousand *Eight Hundred and Ninety-eight*.

J. C. CUMMINS,

F. M. HUBBELL,

Secretary.

President.

This Policy is secured by a deposit of approved securities with the State of Iowa.

PROVISIONS, REQUIREMENTS AND BENEFITS.

REFERRED TO ON THE FIRST PAGE HEREOF.

PAYMENT OF PREMIUMS.—All premiums, after the first, are due and payable at the Home Office of the Company in the City of Des Moines, Iowa, but may be paid elsewhere to collecting agents producing receipts signed by the President or Secretary and countersigned by such agents; and the receipt of any payment less than a full annual premium shall not have the effect to continue this Policy

in force longer than three months in case of a quarterly payment, or six months in case of a semi-annual payment.

DIVIDENDS.—Beginning with the payment of the third annual premium and annually thereafter, this Policy shall, if kept in force on the original plan, be credited with a dividend from the surplus as apportioned by the Company to policies of the same class; but no dividend shall be payable at or after the time default is made in the payment of any premium, unless the Policy is fully restored.

RESTORATION OF POLICY.—In case of default in the payment of any premium before three full years' premiums shall have been paid, this Policy may be restored within one year from the date of such default, or in case of such default after three years, it may be restored to the original amount and plan at any time, if not previously surrendered, upon furnishing the Company with satisfactory evidence that the Insured is in good health, and refunding any indebtedness that may have been deducted from the reserve, and the payment of all past due premiums with six per cent interest; except that, if the Policy is running as nonparticipating term insurance, such restoration must be made, if at all, within the first year of the extended term.

INDISPENSABILITY.—After two years from date, the only conditions binding upon the holder of this Policy are that the premiums shall be paid as required, that the Insured shall observe and keep the agreements as to habits, military and naval service, and that if the age has been understated in the application upon discovery of the true age, the difference between the premium paid and the premium at the correct age, with interest at six per cent per annum, shall be paid on demand, or may be deducted from any sum payable under the policy, as provided in Section 1813, Code of Iowa of 1897. In all other respects the payment of any sum due under this Policy shall be undisputable.

NONFORFEITURE, LOAN AND CASH SURRENDER PROVISIONS.

1. PAID-UP INSURANCE.—If after three or more full years' premiums have been paid in cash, default is made in the payment of a subsequent premium this Policy shall, without action on the part of the Insured, continue as a paid-up nonparticipating Policy for as many *twentieth* parts of the original sum insured as there shall have been complete annual premiums paid (see amount stated under "paid-up insurance" in the table printed hereon); except that, if there be any indebtedness to the Company on account hereof, such indebtedness, unless paid, shall first be deducted from the legal reserve on the Policy, computed by the Actuaries' Four Per Cent Table of Mortality, at the date to which full annual premiums have been paid, and the paid-up insurance shall be for such sum as the remainder of the reserve, used as a single premium, will purchase at the Company's regular single premium rates; or

2. EXTENDED INSURANCE.—Upon the written application of the Insured and beneficiaries and assigns, if any, and the payment of all indebtedness to the Company on account of this Policy and its surrender at the Home Office, for endorsement within three months after the date of such default, the Company will extend and continue the full amount of this Policy as nonparticipating term insurance, for the number of years and days indicated under "Extended Insurance" in the table printed hereon, counting from the anniversary date of the Policy to which full annual premiums have been paid in cash; but if the Insured shall die within two years from such date, there shall be deducted from the amount payable, the sum of all the premiums, with interest thereon at six

percent, which would have become due on this Policy if it had been continued in full force on the original plan.

3. POLICY LOANS.—At any time after five or more full years' premiums have been paid in cash on this Policy, and there be no default in any premium payment, the Company will loan, upon a satisfactory assignment and deposited this Policy as collateral security, and subject to the regulations of the Company relating to policy loans, up to the amount stated under "Loan Values" in the table printed hereon; except, that no loan will be made for a less sum than twenty-five dollars, nor for a shorter period than one year.

4. CASH SURRENDER VALUES.—Upon request of the Insured and the legal surrender of this Policy at the Home Office, within thirty days after the end of any period of five years from its date, premiums having been paid in full to the end of such period, the Company will pay in cash to the legal owner hereof the amount stated under "Cash Surrender Values" in the table printed hereon, first deducting any indebtedness to the Company on account of this Policy.

TABLE OF LOAN AND SURRENDER VALUES

NOTE.—The figures given in the following tables are based upon the assumption that all premiums have been fully paid in cash. Any existing indebtedness may be paid in cash while Policy is in full force and then the figures in the table will apply.

IN CASE OF LAPSE OF POLICY.					
At End of	1st. Paid-up Insur- ance without Action by the Insured.	or 2d. Extended Insurance on Application, within Three Months.		Loan Values.	Cash Surrender Values.
		Years.	Days.		
3d year	\$1,500	5	157		
4th "	2,000	7	84		
5th "	2,500	8	353	\$630	\$790
6th "	3,000	10	213	790	
7th "	3,500	12	18	900	
8th "	4,000	13	183	1,140	
9th "	4,500	14	209	1,330	
10th "	5,000	15	240	1,520	\$1,900
11th "	5,500	16	231	1,720	
12th "	6,000	17	483	1,930	
13th "	6,500	18	103	2,150	
14th "	7,000	19	23	2,380	
15th "	7,500	19	230	2,610	\$3,250
16th "	8,000	20	166	2,860	
17th "	8,500	21	53	3,110	
18th "	9,000	21	319	3,380	
19th "	9,500	22	248	3,680	
20th "	10,000	Full	Paid	3,950	\$4,940
25th "				4,450	5,560
30th "				4,960	6,200

Paid-up additions or unpaid indebtedness will increase or diminish the benefits in the above table.

NOTE.—While any owner of this Policy (either as beneficiary or by assignment) is a minor, no loan can be made by the Company except for the purpose:

of paying current premiums; and before the cash surrender value can be paid, the interest of such minor must be released by a duly appointed legal guardian.

GENERAL PROVISIONS.

POWERS OF AGENTS.—No agent has power in behalf of the Company to make, alter or discharge contracts, waive forfeitures, name an extra rate for special risks, nor bind the Company in any way.

INDEBTEDNESS.—Any indebtedness to the Company on account of this Policy will first be deducted in any settlement of this Policy or of any benefit thereunder.

ASSIGNMENTS.—The Company will take no notice of any assignment of this Policy until the original or a duplicate or a certified copy thereof shall be filed in its Home Office. The original assignment and due proof of interest must be produced when the Policy is presented for payment. The Company will assume no responsibility for the sufficiency or validity of any assignment.

PROOFS OF DEATH.—In the event of the death of the Insured, while this Policy is in force, application should be made to the Company for blank forms upon which to make proofs, which proofs must be furnished to the Company, at its Home Office, within one year after the beneficiary or other persons entitled to make claim under the Policy have knowledge of such death, and no action to recover on this Policy shall be sustainable after the expiration of said one year.

PLACE OF CONTRACT.—This Policy is a contract, made and to be performed in the State of Iowa, and shall be construed according to the laws of said State.

APPLICATION.

I hereby agree that if within two years from the date hereof I shall travel or reside in any part of the torrid zone or north of the parallel of 60° north latitude, or shall engage in blasting, mining, submarine labor, aeronautic ascensions, the manufacture or handling of highly explosive substances, the manufacture or sale by retail of malt or spirituous liquors, or as lineman, putting up and handling highly charged electric wires, tending dynamos, puddling or in ocean or lake navigation, or in military or naval service in time of war, or working upon any railroad train as engineer or fireman, switching or coupling cars, or as brakeman or conductor of freight trains, or shall take my own life, whether sane or insane, any Policy issued hereon shall become void and all payments made thereon be forfeited to said Company.

I further agree that if I shall engage in said military or naval service, after two years from the date hereof, without the written consent of the Company, and in case of death while so engaged, the Company shall be liable only for the then net reserve on said Policy. I also further agree that if within five years from the date hereof I shall indulge in the use of narcotic poisons, malt or spirituous liquors to such an extent as to obviously impair my health, or to induce delirium tremens, then, and in either such case, the Company may within said five years, but during my lifetime, cancel the Policy herein applied for and thereupon shall be absolved from all liability upon the same, except only it shall pay the amount of the then reserve, computed according to the Actuaries' Table of Mortality with 4 per cent interest, if the Policy be surrendered during my lifetime and within one year from the date of such cancellation.

I hereby declare and warrant the foregoing statements and representations, together with those I shall make to the Company's medical examiner in continuation of this application, to be true without evasion or concealment, and that they, with the Policy of said Company, if one be issued, shall constitute the contract between the parties hereto.

20-PREMIUMS LIFE GUARANTEED CASH VALUE POLICY—20-YEAR DEFERRED DIVIDEND.

No. 999,999.

AGE, 35.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

AMOUNT, \$10,000.

PREMIUM, \$383. 40.

Hereby assures, the life of *Richard Roe*, hereinafter called the Assured, and on receipt of satisfactory proofs of the death of the said Assured, provided this policy is then in force, agrees to pay *Ten Thousand Dollars*, at its Office in the City of New York, to *Sarah Roe, wife of the Assured, or in event of her prior death*, the Assured's executors, administrators or assigns, subject to the right of the Assured to change the beneficiary, and subject to the Privileges and Conditions stated on the Second and Third pages hereof, which form a part of this contract as fully as if recited at length over the signatures hereto affixed.

New York, *January 1, 1901.*W. ALEXANDER, *Secretary.* JAMES W. ALEXANDER, *President.*

PRIVILEGES AND CONDITIONS.

I. **INCONTESTABILITY.**—This policy shall be indisputable, after one year from its date of issue, for the amount due, provided premiums have been duly paid.

II. **OCCUPATION, RESIDENCE AND TRAVEL.**—After one year from the date of issue of this policy, there are no restrictions upon travel, residence or occupation, except military or naval service in time of war, as provided in section XI on the third page hereof. For one year after the date of issue of this policy, military or naval service in time of war will be permitted only in accordance with the provisions of section XI on the third page hereof, and travel or residence in Mexico or the Torrid Zone, and engagement in any of the following occupations or employments—blasting, mining, submarine labor, aeronautic ascensions, the manufacture, handling or transportation of inflammable or explosive substances, service upon railroad trains, or in switching or in coupling cars, or on any steamboat, or other vessel or boat—will render the policy void.

III. **GRACE IN THE PAYMENT OF PREMIUMS.**—Should default be made at any time hereafter in the payment of any premium due upon this policy as herein provided, the Society will waive such default and accept the payment of said premium, provided the amount thereof, with interest thereon at five per cent per annum from the date of default, be tendered to it within thirty days after such default.

IV. **REINSTATEMENT.**—Should this policy lapse by reason of the non-payment of any premium, it may be reinstated at any time upon the Assured furnishing evidence of good health satisfactory to the Society, and the payment of all arrears and any indebtedness to the Society under this contract existing at the date of lapse, with interest thereon at five per cent per annum.

V. CHANGE OF BENEFICIARY.—This policy is issued with the express understanding that the Assured may, from time to time during its continuance, change the beneficiary or beneficiaries, by filing with the Society a written request duly acknowledged, accompanied by this policy, such change to take effect upon the endorsement of the same on the policy by the Society, provided this policy has not been assigned and notice of such assignment recorded on the books of the Society, or if assigned that all assignments shall have been duly cancelled or released on the books of the Society.

VI. LOANS AND SURRENDER VALUES.—After this policy has been in force three years the Society will make loans thereon at five per cent interest per annum, payable in advance, of the respective amounts stated in the following table, upon the due assignment of this policy to the Society as collateral security for such loan.

This policy shall lapse and together with all premiums paid thereon shall forfeit to the Society on the nonpayment of any premium when due, except that provided premiums shall have been paid for the periods respectively mentioned in the following table, there will be granted, without action on the part of the Assured, paid-up life assurance for the amount fixed in said table; or in lieu thereof, at the option of the Assured (1) the cash value fixed in said table upon the surrender of this policy to the Society at its Home Office in New York City at any time after its termination; or (2) provided this policy is surrendered within the days of grace; or, with satisfactory evidence of good health, within one year thereafter) a paid-up term policy for the full amount assured under this policy for the time stated in said table. The paid-up assurance, cash value and paid-up term policy referred to herein are based on the number of full years' premiums that have been paid, are granted without participation in profits, and are subject to deduction for any indebtedness to the Society under this contract.

TABLE OF LOANS, AND OF SURRENDER VALUES.

Either in Cash, Paid-up or Extended Assurance, in Accordance with the Provisions of Section VI above.

At the End of Years.	Loan or Cash Values.	Paid-up Life Assurance. Granted automatically, unless other settlement selected.	Extended Term Assurance. For face of policy from date of nonpayment of premium.		At the End of Years.	Loan or Cash Values.	Paid-up Life Assurance. Granted automatically, unless other settlement selected.	Extended Term Assurance. For face of policy from date of nonpayment of premium.	
			Yrs.	Mos.				Yrs.	Mos.
2d	\$400	\$1,500	6	2	12th	\$8,180	\$6,000	19	1
4th	650	2,000	7	9	13th	8,500	6,500	19	7
5th	740	2,500	10	5	14th	8,840	7,000	20	3
6th	1,150	3,000	12	4	15th	4,180	7,500	20	11
7th	1,300	3,500	13	11	16th	4,540	8,000	21	7
8th	1,580	4,000	15	4	17th	4,910	8,500	22	3
9th	1,810	4,500	16	7	18th	5,290	9,000	23	0
10th	2,000	5,000	17	7	19th	5,690	9,500	23	9
11th	2,200	5,500	18	5	20th	6,100	10,000		

If this policy should be continued beyond the period covered by the table, it will be entitled, under the above conditions, to a cash value equal to the full reserve (American Experience Table 8 per cent) or its equivalent value in a paid-up life policy.

VII. DIVIDEND.—If the Assured be living, and this policy is in force the first day of January, 1921, the Society will pay to the Assured, or assigns, a cash dividend, consisting of the policy's full share of Surplus Profits, as determined by the Actuaries of the Society, and this policy may then be continued or surrendered by said Assured, or assigns, under one of the following options. Until said date no dividend shall be apportioned on this policy.

OPTIONS.

(1). Draw entire cash value (consisting of guaranteed cash value, fixed in the table on the second page together with the dividend); or

(2). Convert entire cash value into a paid-up life policy (subject to medical examination and the Society's approval of the risk for any excess in paid-up assurance over the amount of the original policy); or,

(3). Draw dividend in cash; and continue policy as a paid-up life policy for its full amount; or,

(4). Draw dividend in cash and surrender this policy for a paid-up life policy, for the amount fixed in the table on the second page; or

(5). Draw dividend in cash, and surrender this policy for a paid-up life policy, for the amount of guaranteed cash value fixed in the table on the second page, together with an annuity payable during the lifetime of the assured; or,

(6). Convert dividend into additional paid-up life assurance and continue policy for its full amount (under the same conditions as option 2); or

(7). Convert dividend into a life annuity and continue policy for its full amount; or,

(8). Convert into cash value into a life annuity; or

(9). Make any combination of the cash and paid-up values not together in excess of the full value of the policy or increasing the amount originally assured.

If this policy is continued beyond the accumulation period, surplus profits will be apportioned every five years thereafter as long as this contract is in force.

VIII. ALTERNATIVE METHODS OF SETTLEMENT AT MATURITY OF POLICY, INSTEAD OF CASH SETTLEMENT AS HEREIN PROVIDED.—(a). Instalment Settlement.—The Assured may at any time prior to the maturity of this policy, provided no assignment is then outstanding on the record of the Society, change the manner of its payment by a written notice, duly acknowledged and filed with the Society, so that the amount assured, instead of being payable in one sum, shall be payable in any designated number of equal annual instalments (which number may be subsequently changed if desired), with or without the privilege of commutation, according to the following table:

For each \$1,000 payable in a single sum

\$1,060.00 will be paid in 5 Annual Instalments of \$212.00 each.

or 1,138.20	"	10	"	"	113.82	"
or 1,219.95	"	15	"	"	81.33	"
or 1,305.20	"	20	"	"	65.26	"
or 1,394.00	"	25	"	"	55.76	"
or 1,485.00	"	30	"	"	49.53	"
or 1,581.00	"	40	"	"	42.00	"
or 1,686.50	"	50	"	"	37.73	"

(b). Annuity Settlement.—On the proceeds of this policy may at its maturity be converted into an annuity payable during the lifetime of the

beneficiary in accordance with the annuity tables in use by the Society at the time of such maturity.

III. APPLICATION AND PREMIUMS

This assurance is granted in consideration of the written and printed application for this policy, which is hereby made a part of this contract, and the payment in advance of *Three hundred and eighty-three and 48/100* dollars, and of the payment of *Three hundred and Eighty-three* dollars on or before the first day of *January* in every year thereafter during the continuance of this contract.

X. FACILITY IN MAKING PAYMENTS.

All premiums are due in the City of New York, but at the pleasure of the Society suitable persons may be authorized to receive said premiums at other places on or before the due dates, but only on the production of the Society's receipt therefor, signed by the Secretary, and countersigned by an authorized person to whom the payment is made. This contract is void upon the receipt of premiums annually in advance, but premiums may be made payable in semi-annual or quarterly instalments in advance, in which case any instalments necessary to complete the full year's premium shall be deducted from the amount of the claim.

XI. SERVICE IN WAR.

Military or naval service in war are not risks assumed by the Society under this contract, unless the Assured shall cause to be sent to the Head Office of the Society in the City of New York in advance by registered mail, a written notice of his desire to be classed for one year as a member of the Society's Yearly War Class, in which class no extra premium will be required in advance, but the actual losses to the Society by war will be annually apportioned among the members of the said class on the basis of the amounts assured under their contracts. This apportionment (which it is guaranteed will not exceed ten per cent of the amount assured in any one year) may then either be paid in cash, or charged by the Society as a lien, with interest, against any moneys payable under each contract respectively. Pending such apportionment, a sum equal to ten per cent of its face shall be withheld by the Society in the settlement of each maturing contract. Such mailing of notice shall be the sole and essential requisite for entrance into this War Class and in acceptance of its conditions of membership, and shall act as a waiver of all restrictions against military or naval service in war. In the event of the death of the Assured through service in war without membership in the Yearly War Class as thus defined, and without first obtaining a special permit for such service, the reserve under the policy only will be due.

XII. SUICIDE.—Self-destruction, sane or insane, within one year from date of the issuance of this policy, is a risk not assumed by the Society under this contract.

XIII. METHOD OF DISTRIBUTING SURPLUS.—In any distribution of surplus profits, the principles and methods which may be in use by the Actuaries of the Society for such distribution, and their determination of the amount apportioned to each policy, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest in this contract.

XIV. ADMISSION OF AGE.—The age of the Assured will be admitted during lifetime by the Society on due proof, but if not so admitted and if the age is shown to have been understated, the amount of assurance due under the policy at its maturity shall be the amount which the premium charged would have purchased at the Society's rates in use at the register date of the policy for the Assured's true age.

XV. POLICY AND APPLICATION THE ENTIRE CONTRACT.—This policy and the application therefor, taken together, constitute the entire contract, which cannot be varied except in writing by one of the following Executive Officers of the Society, at its Home Office in New York, viz.:—the President, one of the Vice-Presidents, the Secretary, the Assistant Secretary, the Comptroller, the Actuary, the Assistant Actuary, the Treasurer, the Auditor, the Registrar or the Assistant Registrar.

JAMES W. ALEXANDER,

President.

APPLICATION.

My age at my nearest birthday is therefore thirty-five years. Make policy payable to *Margaret Hyde*, of *New York*, my wife, if living at my death; otherwise to my executors, administrators or assigns—it being expressly understood and agreed that I reserve the right, providing the policy has not been assigned, to change any beneficiary or beneficiaries named by me, by filing with the Society during the continuance of the policy a written request duly acknowledged, accompanied by the policy; such change to take effect upon the indorsement of the same on the policy by the Society. I further reserve the right at my option, providing the policy has not been assigned, to surrender the policy, and receive the surrender value thereof, as therein provided.

I hereby agree that this application, and the policy hereby applied for, taken together shall constitute the entire contract between the parties hereto; that the foregoing statements and answers are warranted to be true; and that the contract shall not take effect until the first premium has been paid during my good health.

5 PER CENT 20-YEAR GOLD BOND.

CONTRACT OF SALE

BETWEEN

THE EQUITABLE LIFE ASSURANCE SOCIETY
OF THE UNITED STATES.

AND

RICHARD ROE.

TWENTY YEAR 5 PER CENT GOLD BOND.

AMOUNT \$10,000.

PREMIUM \$682.20.

Whereas, *Richard Roe* (hereinafter known as the Purchaser) has paid to the Equitable Life Assurance Society of the United States, *six hundred and eighty-two* ¹⁰⁰/₁₀₀ dollars in advance, and agrees to pay *six hundred and eighty-two* ¹⁰⁰/₁₀₀ dollars, on or before the *first* day of *December* in every year hereafter during the continuance of this contract;

Now, therefore, the said Society hereby agrees that on the *first* day of *December*, nineteen hundred and *twenty*, upon the due surrender of this Contract (provided it is then in force), the Society will deliver at its office in the City of New York, to *Richard Roe* or assigns *Ten* Twenty Year, 5 Per Cent Coupon, Gold Bonds of the denomination of One Thousand Dollars each (or in lieu thereof, one Registered Bond for *Ten Thousand* Dollars), said Bonds to be in the form of the Specimen Bond hereto attached.

It is further agreed that this Contract is made in consideration of the foregoing payments, and of the written and printed subscription, which is hereby made part of this Contract, and a copy of which is hereto attached.

And it is further agreed that the privileges and conditions stated on the third, sixth and seventh pages hereof form a part of this Contract as fully as if recited at length over the signatures hereto affixed.

New York, *December 1st, 1900*. The Equitable Life Assurance Society of the United States, by

W. ALEXANDER,
Treasurer.

JAMES W. ALEXANDER,
President.

COPY OF SUBSCRIPTION.

I, hereby apply to the EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES for *Twenty Year*, 5 Per Cent Coupon Gold Bonds, in the denomination of One Thousand Dollars each (or in lieu thereof one Registered Bond for \$), in accordance with the terms of the said Society's "Contract of Sale," which provides for the payment to the Society of an annual installment of \$ said Contract to be protected by Life

Assurance for an amount equivalent to the face value of the Bonds applied for, namely, \$..... on the..... day, with an accumulation period of..... years. My occupation is that of..... My place of business is No..... My residence is No..... And the address to which I wish notices sent is No..... I was born at..... on the..... of..... 18..... My age at my nearest birthday is therefore..... years. Contract to be issued in favor of..... if living at my death; otherwise to my executors, administrators or assigns—it being expressly understood and agreed that I reserve the right, provided the contract has not been assigned, to change any beneficiary or beneficiaries named by me, by filing with the Society during the continuance of the contract a written request duly acknowledged accompanied by the contract such change to take effect upon the endorsement of the same on the contract by the Society. I further reserve the right at my option, provided the contract has not been assigned, to surrender the same, and to receive the surrender value thereof as therein provided. I have paid to..... \$..... the first..... annual instalment provided for in the contract, on the condition that, if the risk is not assumed by the Society, this sum is to be returned in accordance with the provisions of Conditional Receipt No..... which I have accepted subject to the provisions thereof.

QUESTION.—Has applicant ever (a) been declined or postponed by any life company, or received a policy different in form from the one originally applied for? (a).....; or (b) been intemperate? (b)..... or (c) had any serious illness or disease except diseases incident to childhood? If so, give particulars. (c)..... Is there (d) any history of insanity or consumption in applicant's family, i. e., among parents, brothers or sisters, uncles or aunts? If so, give particulars. (d).....

I hereby agree that this subscription, and the contract or sale hereby applied for, taken together, shall constitute the entire contract between the parties hereto; that all the statements and answers herein are warranted to be true; that this contract shall not take effect until the first instalment has been paid during my good health. Dated at..... 190..... (Signed).....

NOTE.—Where the subscriber is a minor, written consent of parent or guardian must be secured.

Signature of Subscriber.

This risk is approved and recommended by

Officer's Check:

Manager.

Third Page.

PRIVILEGES AND CONDITIONS.

I. GOLD PAYMENTS.—Under this contract all payments whether made to or by the Society are to be in gold coin of the United States of America.

II. FACILITY IN MAKING PAYMENTS.—All instalments due under this contract are payable in the City of New York, but at the pleasure of the Society suitable persons may be authorized to receive such payments at other places on or before the due dates, but only on the production of the Society's receipt therefor, signed by its Secretary and countersigned by the authorized person to whom the payment is made.

III. GRACE IN PAYMENT OF INSTALMENTS.—Should default be made at any time hereafter in the payment of any instalment due under this contract as herein provided, the Society will waive such default and accept the payment of said instalment provided the amount thereof with interest thereon at 5 per cent per annum from date of default be tendered to it within thirty days after such default.

IV. REINSTATEMENT.—Should this contract lapse by reason of the non-payment of any instalment when due, it may be reinstated at any time upon the Purchaser furnishing evidence of good health satisfactory to the Society and the payment of all arrears and any indebtedness to the Society existing under this contract at the date of lapse, with interest thereon at 5 per cent per annum.

V. CHANGE OF BENEFICIARY.—This contract is issued with the express understanding that the Purchaser may, from time to time, during its continuance, change the beneficiary or beneficiaries by filing with the Society a written request duly acknowledged, accompanied by this contract, such change to take effect upon the endorsement of the same on this contract by

the Society, provided it has not been assigned and notice of such assignment recorded on the books of the Society, or if assigned that all assignments shall have been duly canceled or released on the books of the Society.

VI. THE ENTIRE AGREEMENT between the Society and the Purchaser is embodied in this Contract of Sale and the Subscription (or application) therefor, taken together, which cannot be varied except in writing by one of the following Executive Officers of the Society at its Home Office in New York, namely: the President, one of the Vice Presidents, the Secretary, the Assistant Secretary, the Comptroller, the Actuary, the Assistant Actuary, the Treasurer, the Auditor, the Registrar or the Assistant Registrar.

Fourth Page.

\$1,000.

5 PER CENT.

No. 0,000.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

FOR VALUE RECEIVED

Promises to pay to *Richard Roe* or bearer on the first day of *December, 1940*, at its office No. 120 Broadway, in the City of New York, upon surrender of this Bond, One Thousand Dollars in Gold Coin of the United States of America of (or equal) to the present standard of weight and fineness, and the said Society further promises to pay interest upon the said sum in like gold coin at the rate of 5 per centum per annum, at its said office, semi-annually, on the first days of each and every January and July, until the maturity of this Bond, upon presentation and surrender of the respective interest coupons hereto attached as they severally become due.

New York, the first day of *December, 1920*.

Treasurer.

President.

\$25.

No. 40.

On the first day of 19... THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES will pay to bearer at its office in the city of New York, Twenty-five Dollars (\$25) in gold coin being six months' interest on its Bond No.

Treasurer.

Fifth page consists of preliminary coupons and thirty-nine coupons like the following:

On the first day of 19... The Equitable Life Assurance Society of the United States will pay to bearer Twenty-five Dollars in gold coin at its office in the City of New York being six months interest on its bond No.

Treasurer.

PRELIMINARY COUPON.—On the first day of 19.... The Equitable Life Assurance Society of the United States will pay to bearer at its office in the City of New York \$..... in gold coin being interest on its Bond No.

Treasurer.

NOTE: The "Preliminary Coupon" provides for the payment of interest at the rate of 5 per cent during any irregular period of months or days elapsing between the date of issue of this bond and the first regular interest date; i. e., the first day of January (or July) next succeeding.

Sixth Page.

Privileges and Conditions.—Continued.

LIFE ASSURANCE PROVISIONS.

The holder of this Contract is protected by life assurance hereunder follows:

1. In the event of the death of the purchaser within twenty years from the register date of this contract (provided all previous instalments have been duly paid and this contract is in force), any instalments falling due after said death will be canceled and this contract will thereupon mature and upon the receipt of satisfactory proofs of said death the Society will immediately deliver to the Purchaser's executors, administrators or assigns the Gold Bonds provided for herein.

2. **LOANS AND SURRENDER VALUES.**—After this contract has been in force three years, the Society will make loans thereon at 5 per cent interest per annum, payable in advance, of the respective amounts stated in the table on page 7, upon the due assignment of this contract to the Society with collateral security for such loan.

This contract shall lapse, and together with all instalments paid thereon shall forfeit to the Society on the nonpayment of any instalment when due, except that, provided instalments shall have been paid for the periods respectively mentioned in the table on page 7, there will be granted without action on the part of the Purchaser, a Paid-up Endowment, payable in Cash either at the death of the Purchaser or at the maturity of the Endowment period, for the amount fixed in said table; or, in lieu thereof, at the option of the Purchaser, (1) the Cash Surrender Values fixed in said table, upon surrender of this contract to the Society at its Home Office in New York City at any time after its termination; or (2) provided this contract is surrendered within the days of grace, or, with satisfactory evidence of good health, within one year thereafter, a paid-up term policy for the full amount assured under this contract, and if the Purchaser is living at the expiration of said term policy, the pure endowment indicated in the table will be paid in cash. The paid-up endowment, cash value, or paid-up term policy herein referred to are based on the number of full year's instalments that have been paid, are granted without participation in profits, and are subject to reduction for any indebtedness to the Society under this contract.

3. **OCCUPATION, RESIDENCE AND TRAVEL.**—After one year from the date of issue of this contract, there are no restrictions upon travel, residence or occupation, except military or naval service in time of war, as provided in section 4 below. For one year after the date of issue of this contract, military or naval service in time of war will be permitted only in accordance with the provisions of section 4, below, and travel and residence in Mexico and the Torrid Zone, and engagement in any of the following occupations or employments—blasting, mining, submarine labor, aeronautic ascensions, the manufacture, handling or transportation of inflammable or explosive substances, service upon railroad trains, or in switching or in coupling cars, or on any steamboat, or other vessel or boat—will render the contract void.

4. **SERVICE IN WAR.**—Military or naval service in war are not risks assumed by the Society under this contract unless the Purchaser shall cause to be sent to the Head Office of the Society in the City of New York in advance by registered mail, a written notice of his desire to be classed for one year as a member of the Society's Yearly War Class, in which class no extra instalment will be required in advance, but the actual losses to the Society by war will be annually apportioned among the members of the said class on the basis of the amounts assured under their contracts. This apportionment (which it is guaranteed will not exceed 10 per cent of the amount assured in any one year) may then either be paid in cash, or charged by the Society as a lien, with interest, against any moneys payable under each contract respectively. Pending such apportionment, a sum equal to 10 per cent of its face will be withheld by the Society in the settlement of each maturing contract. Such mailing of notice shall be the sole and essential requisite for entrance into this War Class and in acceptance of its conditions of membership, and shall act as a waiver of all restrictions against military or naval service in war. In the event of the death of the Purchaser through service in war without membership in the Yearly War Class as thus defined, and without first obtaining a special permit for such service, the reserve on the contract only will be due.

5. **SUICIDE.**—Self-destruction, sane or insane, within one year from the date of the issuance of this contract, is a risk not assumed by the Society hereunder.

6. **ADMISSION OF AGE.**—The age of the purchaser will be admitted during lifetime by the Society on due proof, but if not so admitted and if the age is shown to have been understated the amount due under this contract at its maturity shall be the amount which the instalment charge would have purchased at the Society's rates in use at the register date of the contract for the Purchaser's true age.

7. **INCONTESTABILITY.**—This contract shall be indisputable, after one year from its date of issue, for the amount due, provided the instalments are duly paid.

Seventh Page.

Privileges and Conditions.—Continued.

TABLE OF LOANS AND SURRENDER VALUES,

Either in Cash, Paid-up Endowment or Extended Assurance, in accordance with the provisions of Section 2, page 6.

At End of	LOAN OR CASH VALUE.	PAID-UP CASH ENDOWMENT. Granted automatically unless other settlement selected.	EXTENDED TERM ASSURANCE. From date of nonpayment of instalment, for the full amount of this Contract, but payable only in event of death before expiration of extension period.	
			Assurance extended for	Cash payable to purchaser if living at expiration of extended assurance.
3 Years.	\$860	\$1,950	9 years 4 months.	.....
4 "	1,830	2,600	18 " 5 "	.....
5 "	1,940	3,250	15 " 0 "	8510
6 "	2,370	3,900	14 " 0 "	1,510
7 "	2,810	4,550	13 " 0 "	2,470
8 "	3,260	5,200	12 " 0 "	3,420
9 "	3,740	5,850	11 " 0 "	4,340
10 "	5,290	6,500	10 " 0 "	5,250
11 "	5,940	7,150	9 " 0 "	6,140
12 "	6,600	7,800	8 " 0 "	6,990
13 "	7,290	8,450	7 " 0 "	7,890
14 "	8,020	9,100	6 " 0 "	8,830
15 "	8,760	9,750	5 " 0 "	9,420
16 "	9,540	10,400	4 " 0 "	10,190
17 "	10,350	11,050	3 " 0 "	10,990
18 "	11,190	11,700	2 " 0 "	11,650
19 "	12,080	12,350	1 " 0 "	12,390
20 "	13,000	Matures.	Matures.	Matures.

DIVIDEND.—If the Purchaser be living, and this contract is in force on the First day of December, Nineteen hundred and Twenty, the Society will pay to the Purchaser, or assigns, a Cash Dividend, consisting of the contract's full share of Surplus Profits, as determined by the Actuaries of the Society, and the Purchaser, or assigns, may, in lieu of the bonds herein described, surrender this contract and terminate the same under one of the following options. Until said date no dividend shall be apportioned to this contract.

OPTIONS.

- (1.) Draw entire cash value (consisting of guaranteed cash value as fixed in the foregoing table, together with the dividend); or,
- (2.) Convert entire cash value into a paid-up life policy (subject to a medical examination and the Society's approval of the risk); or,
- (3.) Draw dividend in cash, and surrender this contract for a paid-up life policy, for the amount of guaranteed cash value fixed in the foregoing table, together with an annuity payable during the lifetime of the Purchaser; or,
- (4.) Convert entire cash value into a life annuity.

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20-PREMIUMS LIFE POLICY.

No. 99,999.

AGE 30

THE

FIDELITY MUTUAL LIFE INSURANCE CO.
OF PHILADELPHIA.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$356.80

By this Policy of Insurance agrees to pay the sum of *Ten Thousand* Dollars upon the surrender of the same properly receipted within sixty days after the acceptance of due and satisfactory proof of the fact and cause of death of *John Doe*, of *Philadelphia*, County of *Philadelphia*, State of *Pennsylvania* (the Insured under this policy) and of claim hereunder to *his wife, Jane Doe*, or if the Insured survive the aforesaid beneficiary, to the administrators, executors or assigns of the Insured, subject to all the requirements, privileges and provisions stated on the following pages, which are conditions precedent, and are a material part of this contract as fully as if they were recited at length over the signatures hereto affixed.

This Contract is made in consideration of the written application of the above named Insured, which is made a part hereof, a copy of which is hereto attached, and the payment in advance to said Company of *Three Hundred Fifty-six and ⁸⁰/₁₀₀* Dollars on the delivery of this policy, and thereafter to the Company at its Head Office in the City of *Philadelphia*, upon the *twentieth* day of the month of *November* in every year until the premiums for *twenty* full years shall have been duly paid to the said Company.

In Witness Whereof, THE FIDELITY MUTUAL LIFE INSURANCE COMPANY has caused the signatures of its President and Treasurer to be affixed at its Head Office in *Philadelphia*, attested by its Secretary this *twentieth* day of *November*, 1900.

ATTEST:

W. S. CAMPBELL,

Secretary.

L. G. FOUSE,

President.

TABLE A

GENERAL PRECEDENT CONDITIONS.

TABLE B.

Of deferred annuities referred to on third page of this policy for ten times the amount opposite the attained age of beneficiary.

The application, copy of which is given on third page, forms the sole basis of this contract, which shall not be operative or binding until the actual payment of the initial premium, and delivery of the policy during the lifetime and good health of the insured; the insured, with the written approval of the President or Vice-President, may, upon the surrender of this policy, change the beneficiary, or with such approval it may be assigned, notice of each and every premium due or to become due hereon is given and accepted by the delivery and acceptance of this policy; every premium is due and payable at the Head Office of the Company in the City of Philadelphia, but may be paid to an authorized agent or collector on or before the date when due in exchange for a receipt with the signatures of the President and Treasurer affixed, and countersigned by the authorized agent or collector to whom payment is made, as evidence of such payment to him, if any premium be not paid when due, this policy shall be void until duly reinstated during the lifetime and good health of the insured, but if it shall have been in force exceeding one year, it shall be extended and remain in force thirty days from due date, and if premium be not then paid with interest for the time taken at the rate of 5 per cent per annum, this policy shall be absolutely void, except as provided in the nonforfeiture clause, and after said period of thirty days it can only be revived if the insured be in good health upon presentation of a reinstatement certificate signed by said insured, and upon the approval of the same by the President or Vice-President and Medical Director but not otherwise; in the event of the death of the within named insured, the claimant shall promptly give notice thereof, and furnish the necessary proofs; from any sum payable hereunder there shall be deducted the unpaid portion of the year's premium, if any, and any indebtedness of the insured or beneficiary to the Company on account of this contract or otherwise, no suit or action shall be maintained hereon unless actually begun within one year from the ascertained

annuities referred to on third page of this policy for ten times the amount opposite the attained age of beneficiary.

Age of beneficiary at date of twentieth anniversary of death of insured.	Amount payable or annuity to begin twenty years after death of insured.
18	10000
19	10000
20	10000
21	10000
22	10000
23	10000
24	10000
25	10000
26	10000
27	10000
28	10000
29	10000
30	10000
31	10000
32	10000
33	10000
34	10000
35	10000
36	10000
37	10000
38	10000
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85	10000
86	10000
87	10000
88	10000
89	10000
90	10000
91	10000
92	10000
93	10000
94	10000
95	10000
96	10000
97	10000
98	10000
99	10000
100	10000

Age of beneficiary at date of twentieth anniversary of death of insured.	Amount payable or annuity to begin twenty years after death of insured.
18	10000
19	10000
20	10000
21	10000
22	10000
23	10000
24	10000
25	10000
26	10000
27	10000
28	10000
29	10000
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31	10000
32	10000
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34	10000
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96	10000
97	10000
98	10000
99	10000
100	10000

unless actually begun within one year from the ascertained day of the death of the insured; if this policy shall have been in continuous force after two years from the date hereof, it shall in the event of the death

of the Insured, be incontestable for the sum payable hereunder; if the Insured shall within two years from the date hereof die by his own hand or act, whether sane or insane, this contract shall be null and void; military or naval service in time of war, or traveling or residing south of the Tropic of Cancer, or north of the 60th degree north latitude, Western Hemisphere, requires the written consent of the President and the payment of an extra premium, in order to avoid scaling of policy as provided by the rules of the Company; the reserve maintained hereon, or required by law, exclusive of the first policy year, shall be computed from an age one year greater than the age of actual issue, and shall be protected by the undistributed surplus of the Company; the expense of management shall not exceed, excluding the first policy year, the net premium loading; and any distributive share of surplus shall be applied according to the Company's rule applicable to this form of policy.

SPECIAL PROVISIONS.

SURPLUS.—This policy shares in distributive surplus annually after the fifth year, and at the end of the premium-paying period the same will be converted into reversionary dividend additions. If policy be surrendered at the end of said period, the surplus as then apportioned will be paid in cash in addition to the reserve.

LOAN VALUE.—After this policy shall have been in force three full years, the Company, within sixty days after written application, will grant, in conformity with the rules then in force, a cash loan, with interest in advance at a rate not exceeding 6 per cent per annum, upon payment of the premium for the ensuing year, of ten times the amount stated in the Table below between the parallel red lines; PROVIDED ALWAYS, that the total sum loaned shall not exceed the reserve at the end of the year to which the premiums are full paid.

NONFORFEITURE.—After three full years' premiums shall have been paid, then, provided this policy be free from debt, upon the non-payment of any subsequent premium within the thirty days of grace, this policy is automatically extended for the time indicated between the parallel red lines in the Table below, computed from the date of non-payment of premium; or if this policy be legally surrendered within three months from the date when such premium became due the Company will issue in exchange a participating paid-up policy for ten times the amount specified between the parallel red lines in the Table below.

ILLUSTRATION OF GUARANTEED VALUES.

(For intermediate and other years, see Table or apply to Home Office. Age indicated by two parallel red lines.)

End of Policy Year.	Cash Loan of	Or Paid Insurance.	Or Extended Insurance.	
			Years.	Months.
3	8680	8970	4	9
10	2,570	4,880	17	4
15	4,220	6,810	22	2
20	Cash Value 6,210	10,000	For	Life.

INSTALMENT OPTIONS.—This policy is issued payable in one sum at the death of the Insured, but the Insured, by giving written notice at any time to the Company at its Head Office, accompanied by this Policy for corresponding indorsement, provided this policy is not then assigned, may change the manner of such payment from one sum, as hereinafter provided, to either the first or second options, and may give the beneficiary the right to commute any number or all of the instalments, exclusive of deferred annuity under second option, and receive in one sum the then present cash value of unpaid instalments; but without such written authority from the Insured and indorsement hereon, the beneficiary shall not have such right. In the event of the death of the beneficiary after the maturity of this policy, and before the payment of the total number of instalments payable hereunder, the executor or administrator of such beneficiary shall have the right to commute into one cash payment the then present value of unpaid instalments.

FIRST OPTION.—The Insured, by giving written notice and with indorsement hereon as aforesaid, may elect to have the insurance hereunder payable in any number of instalments he may designate, or have them commuted as provided in the annexed table marked "A." Such change from one sum to the number of instalments selected will take effect when written and indorsed on this policy by the Company, and when this policy shall have become a claim it may be exchanged for payment of first instalment for instalment certificates, containing the amount and date of maturity of each instalment.

The annexed table marked "A" is based upon \$1,000 of insurance and shall apply as a multiple, according to the amount payable under this policy in the event of the death of the Insured while it is in force. If, however, the amount of this policy be less than \$1,000, it shall be paid only in one sum and not in instalments.

SECOND OPTION.—Or, at the written request of the Insured and with indorsement hereon as aforesaid, the Company upon the death of the Insured will pay twenty equal annual instalments of \$50 each to every \$1,000 of insurance hereunder, or the commuted present value thereof, and in such event this policy when it becomes a claim, may be exchanged for instalment certificates, as provided in the first option, together with a Deferred Annuity Policy, in accordance with the terms hereof, which shall provide that the beneficiary hereunder be living twenty years after the death of the Insured, and not otherwise, the said Company will pay thereafter to said beneficiary an annuity for life of *ten times* the amount set opposite the age of said beneficiary at the twentieth anniversary of the death of the Insured specified in the annuity table marked "B," given on the second page of this policy, said table being based on \$1,000 insurance. The first payment of such annuity shall be made to the beneficiary hereunder, if then living, one year from the date payable of the last or twentieth instalment as aforesaid, upon satisfactory proof of the age of said beneficiary being first given, and annually on the anniversary of such payment, and terminating with the date of the last payment preceding the death of said beneficiary: PROVIDED ALWAYS, That the said Company shall be furnished at every payment of annuity with satisfactory evidence of the existence of the life of said beneficiary annuitant.

IT IS ESPECIALLY AGREED, That the first instalment under either first or second options under this contract shall be due immediately in receipt and approval of the proofs of death of the Insured and of the necessity of the claim; and subsequent instalments, if this policy be not exchanged for instalment certificates as aforesaid, shall be paid annually thereafter on the anniversary day of the death of the Insured until instalments shall have been paid.

GUARANTEED VALUES

Per One Thousand Dollars Insurance According to Age.

Premiums Paid and Policy Years.

Age at Issue	Values 2d Year.			Values 3rd Year.			Values 4th Year.			Values 5th Year.			Values 6th Year.			Values 7th Year.			Values 8th Year.			Values 9th Year.			Values 10th Year.			Values 11th Year.			Values 12th Year.			Values 13th Year.			Values 14th Year.			Values 15th Year.			Values 16th Year.			Values 17th Year.			Values 18th Year.			Values 19th Year.			Values 20th Year.			Values 21st Year.			Values 22nd Year.			Values 23rd Year.			Values 24th Year.			Values 25th Year.			Values 26th Year.			Values 27th Year.			Values 28th Year.			Values 29th Year.			Values 30th Year.			Values 31st Year.			Values 32nd Year.			Values 33rd Year.			Values 34th Year.			Values 35th Year.			Values 36th Year.			Values 37th Year.			Values 38th Year.			Values 39th Year.			Values 40th Year.			Values 41st Year.			Values 42nd Year.			Values 43rd Year.			Values 44th Year.			Values 45th Year.			Values 46th Year.			Values 47th Year.			Values 48th Year.			Values 49th Year.			Values 50th Year.			Values 51st Year.			Values 52nd Year.			Values 53rd Year.			Values 54th Year.			Values 55th Year.			Values 56th Year.			Values 57th Year.			Values 58th Year.			Values 59th Year.			Values 60th Year.			Values 61st Year.			Values 62nd Year.			Values 63rd Year.			Values 64th Year.			Values 65th Year.			Values 66th Year.			Values 67th Year.			Values 68th Year.			Values 69th Year.			Values 70th Year.			Values 71st Year.			Values 72nd Year.			Values 73rd Year.			Values 74th Year.			Values 75th Year.			Values 76th Year.			Values 77th Year.			Values 78th Year.			Values 79th Year.			Values 80th Year.			Values 81st Year.			Values 82nd Year.			Values 83rd Year.			Values 84th Year.			Values 85th Year.			Values 86th Year.			Values 87th Year.			Values 88th Year.			Values 89th Year.			Values 90th Year.			Values 91st Year.			Values 92nd Year.			Values 93rd Year.			Values 94th Year.			Values 95th Year.			Values 96th Year.			Values 97th Year.			Values 98th Year.			Values 99th Year.			Values 100th Year.			Values 101st Year.			Values 102nd Year.			Values 103rd Year.			Values 104th Year.			Values 105th Year.			Values 106th Year.			Values 107th Year.			Values 108th Year.			Values 109th Year.			Values 110th Year.			Values 111th Year.			Values 112th Year.			Values 113th Year.			Values 114th Year.			Values 115th Year.			Values 116th Year.			Values 117th Year.			Values 118th Year.			Values 119th Year.			Values 120th Year.			Values 121st Year.			Values 122nd Year.			Values 123rd Year.			Values 124th Year.			Values 125th Year.			Values 126th Year.			Values 127th Year.			Values 128th Year.			Values 129th Year.			Values 130th Year.			Values 131st Year.			Values 132nd Year.			Values 133rd Year.			Values 134th Year.			Values 135th Year.			Values 136th Year.			Values 137th Year.			Values 138th Year.			Values 139th Year.			Values 140th Year.			Values 141st Year.			Values 142nd Year.			Values 143rd Year.			Values 144th Year.			Values 145th Year.			Values 146th Year.			Values 147th Year.			Values 148th Year.			Values 149th Year.			Values 150th Year.			Values 151st Year.			Values 152nd Year.			Values 153rd Year.			Values 154th Year.			Values 155th Year.			Values 156th Year.			Values 157th Year.			Values 158th Year.			Values 159th Year.			Values 160th Year.			Values 161st Year.			Values 162nd Year.			Values 163rd Year.			Values 164th Year.			Values 165th Year.			Values 166th Year.			Values 167th Year.			Values 168th Year.			Values 169th Year.			Values 170th Year.			Values 171st Year.			Values 172nd Year.			Values 173rd Year.			Values 174th Year.			Values 175th Year.			Values 176th Year.			Values 177th Year.			Values 178th Year.			Values 179th Year.			Values 180th Year.			Values 181st Year.			Values 182nd Year.			Values 183rd Year.			Values 184th Year.			Values 185th Year.			Values 186th Year.			Values 187th Year.			Values 188th Year.			Values 189th Year.			Values 190th Year.			Values 191st Year.			Values 192nd Year.			Values 193rd Year.			Values 194th Year.			Values 195th Year.			Values 196th Year.			Values 197th Year.			Values 198th Year.			Values 199th Year.			Values 200th Year.			Values 201st Year.			Values 202nd Year.			Values 203rd Year.			Values 204th Year.			Values 205th Year.			Values 206th Year.			Values 207th Year.			Values 208th Year.			Values 209th Year.			Values 210th Year.			Values 211th Year.			Values 212nd Year.			Values 213th Year.			Values 214th Year.			Values 215th Year.			Values 216th Year.			Values 217th Year.			Values 218th Year.			Values 219th Year.			Values 220th Year.			Values 221st Year.			Values 222nd Year.			Values 223rd Year.			Values 224th Year.			Values 225th Year.			Values 226th Year.			Values 227th Year.			Values 228th Year.			Values 229th Year.			Values 230th Year.			Values 231st Year.			Values 232nd Year.			Values 233rd Year.			Values 234th Year.			Values 235th Year.			Values 236th Year.			Values 237th Year.			Values 238th Year.			Values 239th Year.			Values 240th Year.			Values 241st Year.			Values 242nd Year.			Values 243rd Year.			Values 244th Year.			Values 245th Year.			Values 246th Year.			Values 247th Year.			Values 248th Year.			Values 249th Year.			Values 250th Year.			Values 251st Year.			Values 252nd Year.			Values 253rd Year.			Values 254th Year.			Values 255th Year.			Values 256th Year.			Values 257th Year.			Values 258th Year.			Values 259th Year.			Values 260th Year.			Values 261st Year.			Values 262nd Year.			Values 263rd Year.			Values 264th Year.			Values 265th Year.			Values 266th Year.			Values 267th Year.			Values 268th Year.			Values 269th Year.			Values 270th Year.			Values 271st Year.			Values 272nd Year.			Values 273rd Year.			Values 274th Year.			Values 275th Year.			Values 276th Year.			Values 277th Year.			Values 278th Year.			Values 279th Year.			Values 280th Year.			Values 281st Year.			Values 282nd Year.			Values 283rd Year.			Values 284th Year.			Values 285th Year.			Values 286th Year.			Values 287th Year.			Values 288th Year.			Values 289th Year.			Values 290th Year.			Values 291st Year.			Values 292nd Year.			Values 293rd Year.			Values 294th Year.			Values 295th Year.			Values 296th Year.			Values 297th Year.			Values 298th Year.			Values 299th Year.			Values 300th Year.			Values 301st Year.			Values 302nd Year.			Values 303rd Year.			Values 304th Year.			Values 305th Year.			Values 306th Year.			Values 307th Year.			Values 308th Year.			Values 309th Year.			Values 310th Year.			Values 311th Year.			Values 312nd Year.			Values 313th Year.			Values 314th Year.			Values 315th Year.			Values 316th Year.			Values 317th Year.			Values 318th Year.			Values 319th Year.			Values 320th Year.			Values 321st Year.			Values 322nd Year.			Values 323rd Year.			Values 324th Year.
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APPLICATION.

I hereby agree and bind myself as follows: That the truthfulness of each statement above made or contained, by whomsoever written, is material to the risk, and is the sole basis of the contract with the said Company; that I hereby warrant each and every statement herein made or contained to be full, complete and true; that I have signed this application in my own proper handwriting; that all provisions of law forbidding any physician who has attended or who shall or may hereafter attend me from disclosing any and all information which he acquired or which he may or shall acquire by such attendance, together with any such provisions affecting the use which shall be made of this application, or any part hereof, are hereby expressly waived; that the policy issued hereon shall not become binding on the Company until the first payment due thereon shall have been actually received by the Company or its authorized agent during my lifetime and good health; that no statement, to whomsoever or howsoever made, shall modify this contract, or in any manner affect the rights of the Company, unless the same be reduced to writing, and be presented to and approved by the officers of the Company at the Head Office in Philadelphia, no agent of, or any other person on behalf of, the Company having any power or authority to make or modify this or any contract of insurance, to grant credit, or to extend time for paying any premium, or to waive any forfeiture, or to bind the Company by making any promise, or by making or receiving any representation or information, it being agreed, that such powers can only be exercised in writing by the President, Vice President, Actuary or Assistant Actuary, of the Company at its Head Office, and shall not be delegated; that the proof of death and justness of claim shall be made upon the blank forms furnished by the Company, and shall include all information required thereby, or that may be called for by said Company in supplementary blanks; and that if any concealment or untrue statement or answer be made or contained herein, then the said policy and this contract shall be *ipso facto* null and void, and all moneys paid hereon, or on said policy shall be forfeited to said Company; PROVIDED ALWAYS, that if the necessary payments be made to keep said policy in force, it shall, in the event of my death, be incontestable for the sum payable hereunder after two years; and that the policy applied for shall be in the form now in use by the Company, and that the contract contained in such policy and in this application shall be subject to and be construed according to the laws of the State of Pennsylvania, the place of said contract being agreed to be the Head Office of the Company in the City of Philadelphia, Pa.

PREMIUMS LIFE GUARANTEED OPTION POLICY.

9,999.

AGE, 35.

THE FRANKLIN LIFE INSURANCE COMPANY,
OF ILLINOIS.

AMOUNT, \$10,000.

PREMIUM, \$350.00

Hereby promises to pay *Ten Thousand Dollars* on receipt of satisfactory proofs of the death of *Benjamin Franklin* (the Insured), provided this policy is then in force, to *Deborah Franklin*, if living; otherwise to the Insured's Executors, Administrators or Assigns.

This Insurance is granted in consideration of the application for this policy, which is hereby made a part of this contract, and the payment of *Three Hundred Fifty Dollars*, said payment being the premium for one year's insurance, and in consideration of the further payment of a like amount on or before the *Tenth* day of *November*, in every year thereafter, until premiums for *Twenty* years have been duly paid, or until the prior death of the Insured.

THE LOANS, SURRENDER VALUES, OPTIONS, PRIVILEGES AND CONDITIONS stated on the second, third and fourth pages hereof, form a part of this contract as fully as if recited at length over the signatures hereto affixed.

Springfield, Illinois, *November 10, 1900.*

T. C. ROSEBERRY,

ALFRED ORENDORFF,

Secretary.

President.

SURRENDER AND LOAN VALUES.

NONFORFEITURE.—In case of default in the payment of any premium after three full years' premiums have been paid in cash, the company will:

(a) Without action of the Insured, continue, without participation, the full amount of insurance hereunder, during the term specified in the following table; provided, that if the insured die within one year from the date of such default, and during the continued term, all unpaid premiums shall be deducted from the amount due; or,

(b) Upon due surrender of this policy within sixty days after the date of such default, issue a nonparticipating paid-up life policy as specified in said table.

LOANS.—After this policy has been in force three years (all premiums having been paid in full), the Company will loan the value stated in the following table (less the premium for the next ensuing year; one year's interest at 6 per cent., and any existing indebtedness) upon execution of blanks heretofore furnished by the Company:

TABLE OF SURRENDER AND LOAN VALUES.

At End of	Loan Value	Continued Insurance for \$10,000 for the Term of					Continued Insurance for \$10,000 for the Term of		Paid Up Policy
		Years	Days				Years	Days	
3rd year	\$470	3	309	\$1,000	13th year	\$3,000	19	105	
4th "	720	4	"	1,670	14th "	3,330	19	253	
5th "	900	5	68	2,200	15th "	3,640	20	211	
6th "	1,210	10	188	2,840	16th "	3,900	21	54	
7th "	1,440	12	251	3,410	17th "	4,200	21	256	
8th "	1,680	14	67	3,900	18th "	4,550	22	100	
9th "	1,930	15	183	4,490	19th "	5,010	22	348	
10th "	2,190	16	238	5,000	20th "	5,390	Paid up.		
11th "	2,400	17	238	5,500	25th "	.....	.....	.....
12th "	2,740	18	192	6,000	30th "	.....	.....	.....

Should there be any indebtedness on account of this policy at the time of default in the payment of any premium, the value of the several options of settlement stated in the foregoing table will be correspondingly reduced.

DISTRIBUTION OF PROFITS.

The accumulation period of this policy ends on the 10th day of November 1909, when its share of profits will be apportioned, provided the Insured then living and all premiums have been paid in full to that date, and the policy may then be continued or surrendered by the Insured, or assigned (subject to any existing indebtedness) under one of the following

OPTIONS:

- (1.) Draw guaranteed cash value of *Fifty-three Hundred Ninety Dollars* (\$5,390.00), together with the profits apportioned hereto; or,
- (2.) Convert entire cash value (consisting of guaranteed cash value stated above, together with the profits) into a paid-up participating life policy; or,
- (3.) Convert entire cash value (consisting of guaranteed cash value stated above, together with the profits) into a life annuity; or,
- (4.) Draw profits in cash, and continue policy for its full amount as a paid-up participating life policy; or,
- (5.) Draw profits in cash, and surrender this policy for a paid-up participating life policy for the amount of guaranteed cash value stated above, together with an annuity for life; or,
- (6.) Convert the profits into a life annuity and continue policy for its full amount as a paid-up participating life policy.

The annuities mentioned in the foregoing options will be granted upon the life of the Insured, or upon the life of any person nominated by the holder hereof.

PRIVILEGES AND CONDITIONS.

I. INCONTTESTABILITY—After two years from the date of issue, the validity of the Company under this policy shall not be disputed, provided the premiums are duly paid.

II. FREEDOM OF TRAVEL AND OCCUPATION.—This policy contains no restrictions whatever upon the Insured, in respect either of travel, residence or occupation, except as to service in war.

III. FACILITY IN MAKING PAYMENTS.—All premiums are due and payable at the Office of the Company, in the City of Springfield, Illinois, but at the pleasure of the Company, suitable persons may be authorized to receive such payments at other places, on or before the dates due, but only on the production of the Company's receipt therefor, signed by the President or Secretary and countersigned by the authorized person to whom payment is made. Although the contract is based on the receipt of premiums annually in advance, the premiums may be paid in semi-annual or quarterly instalments in advance, in accordance with the Company's table of rates, but in such case any future instalments, which at the maturity of the contract are necessary to complete the full year's premium, shall be deducted from the amount of the claim. It being understood that the payment of a semi-annual instalment of the premium hereunder shall not continue this policy in force longer than six months, nor a quarterly instalment longer than three months. Notifications of premiums becoming due are regularly sent to the Insured, but without any agreement on the part of the Company to do so, and without any responsibility for their omission or miscarriage.

IV. PREMIUM PAYMENT.—Failure to pay any renewal premium, or nonpayment (when due), of principal or interest on any note given as a charge against this contract, or any breach of warranty discovered within two years from this date, will render it null and void, and all payments theretofore made hereunder will be forfeited to the Company, except as is provided on second page hereof.

V. GRACE IN THE PAYMENT OF PREMIUMS.—Should default be made at any time hereafter in the payment of any premium due upon this policy, the Company will waive such default and accept the payment of the premium, provided, the amount thereof, with interest at six per cent per annum from the date of such default, be paid to it within thirty days after such default.

VI. ADMISSION OF AGE.—The Company will admit age of Insured upon satisfactory proof. In case of misstatement of age, the liability of the Company hereunder shall be for the amount of insurance which the premium paid would have purchased at the true age of the Insured.

VII. PRIVILEGE OF CHANGING BENEFICIARY.—This policy is issued with the express understanding that the Insured may, providing this policy has not been assigned, change the Beneficiary or Beneficiaries, at any time during the continuance of this policy, by filing with the Company a written request accompanied by this policy; such change to take effect upon the endorsement of the same on the policy by the Company.

VIII. ASSIGNMENT.—The Company declines to notice any assignment of this policy until the original assignment, or a duplicate, or a certified copy thereof, shall have been filed in the Company's Home Office. The Company will not assume any responsibility for the validity of an assignment.

IX. NOTICE.—No agent or person, except the President or Secretary of the Company at its Office in Springfield, Illinois, has power on behalf of the Company, to make, modify or alter this contract, to extend the time for paying a premium, to bind the Company by making any promise, or by accepting any representation or information not contained in the application for this contract.

It is agreed and understood that this policy, and the application for the same, shall be governed and interpreted by the laws of the State of Illinois.

X. RESTORATION.—Within two years after the lapse of this policy, may be restored upon application of the Insured, accompanied by evidence of good health satisfactory to the Company, and the payment of all arrears due with interest.

INSTALMENT BENEFITS.

The Insured may change the mode of payment of the proceeds of the Policy as a death-claim at any time within five years from date of issue, not then assigned, from payment in one sum, as provided on the first payment to payment by annual instalments, as stated below.

The following tables are based upon a Policy of \$1,000, and will apply *pro rata* to the amount payable under this policy, provided the amount not less than \$1,000; if the amount is less than \$1,000, these instalment benefits shall not apply, but the proceeds of this Policy will be payable one sum only.

LIMITED INSTALMENTS.

Annual Instalments limited to the number stated below; any number from two to twenty-five may be selected by the Insured.

Number of Instalments.....	25	20	19	18	17	16	15	14	13
Amount of Each Instalment....	\$56	\$65	\$67	\$70	\$73	\$77	\$81	\$85	\$91

Number of Instalments.....	11	10	9	8	7	6	5	4	3	2
Amount of Each Instalment....	\$104	\$113	\$124	\$138	\$155	\$179	\$211	\$261	\$343	\$507

***ILLUSTRATION.**—If payment is to be made by 20 Instalments, the amount of each Instalment will be \$65 for each \$1,000 of Insurance.

CONTINUOUS INSTALMENTS.

Twenty-five annual Instalments, at least to be paid, but Instalments to continue during entire lifetime of Beneficiary.

(Payment by continuous Instalments cannot be selected if there is more than one Beneficiary under this Policy.)

Age of Beneficiary at Death of Insured.....	Under 15	16	17	18	19	20	21	22	23	24	25	26	27
Amount of Each Instalment.....	\$40	\$40	\$40	\$40	\$40	\$41	\$41	\$41	\$41	\$41	\$42	\$42	\$43

Age of Beneficiary at Death of Insured.....	28	29	30	31	32	33	34	35	36	37	38	39
Amount of Each Instalment.....	\$43	\$43	\$43	\$44	\$44	\$44	\$45	\$45	\$46	\$46	\$47	\$47

Age of Beneficiary at Death of In- sured.....	40	41	42	43	44	45	46	47	48	49	50	51	52
Amount of Each Instalment	\$48	\$48	\$48	\$49	\$49	50	\$50	\$51	\$51	\$52	\$52	\$52	\$53

Age of Beneficiary at Death of In- sured.....	53	54	55	56	57	58	59	60	61	62	63	Over 64
Amount of Each Instalment	\$53	\$53	\$54	\$54	\$54	\$54	\$55	\$55	\$55	\$55	\$55	\$55

***ILLUSTRATION.**—If at the death of the Insured the Beneficiary should be 30 years of age last birthday, the amount of each annual Instalment will be \$43 for each \$1,000 of Insurance, payable during the entire lifetime of the Beneficiary, but if the Beneficiary should die before the 25 Instalments shall have been paid, the remainder of the 25 Instalments will continue to be paid annually to the Executors, Administrators or Assigns of the Beneficiary.

The Insured may subsequently change his selection under these Instalment benefits; he may also revoke all selections, thereby making this Policy again payable in one sum.

No selection, change, or revocation shall take effect until endorsed on this Policy by the Company. After endorsement this Policy will be returned to the Insured.

The payment of the first Instalment shall be made immediately upon receipt and approval of proofs of the death of the Insured, and subsequent Instalments shall be paid annually thereafter.

The Beneficiary can neither assign or commute unpaid Instalments unless such right is given by the Insured to the Beneficiary when payment in Instalments is directed.

APPLICATION.

I warrant, on behalf of myself and of any person who shall have or claim any interest in any policy issued under this application, each of the above answers to be full, complete and true.

I agree, on behalf of myself and of any person who shall have or claim any interest in any policy issued under this application, as follows: (1) That the foregoing "application," together with the "answers made to the medical examiner," in continuation of and forming a part of this application, shall be a consideration for, and the basis of, the contract of the Franklin Life Insurance Company under any policy issued under this application. (2) That in any distribution of surplus, profits or apportionment of dividend, the principles and methods which may be adopted by the company for such distribution or apportionment, and its determination of the amount equitably belonging to any policy which may be issued under this application, shall be and are hereby ratified and accepted. (3) That the company shall incur no liability under this application until it has been received, approved, the policy issued thereon by the company at the home office, and the premium has actually been paid to, and accepted by the company, or its authorized agent, during my lifetime and good health. (4) That no suit shall be brought against the company after one year from the time when the cause of action shall have arisen, nor after one year from the time of my death. (5) That the whole or any part of the risk herein proposed may be reinsured. (6) That all provisions of law forbidding any physician or surgeon from disclosing any information heretofore or hereafter acquired while attending me in a professional capacity, are hereby expressly waived. (7) That in the event of my death from military or naval service in time of war, without having previously obtained permission from the company to engage in such service, the liability of the company on any policy issued hereon, shall be the reserve of said policy only. (8) That if within two years from the date of any policy issued hereon, I shall become intemperate, or in the event of my death by self-destruction, whether sane or insane, or as the result of the use of narcotics or alcoholic or other stimulants, or if any concealment or untrue statement or answer be made or contained in this application or in the "answers made to the medical examiner," said policy shall be null and void.

**DIVIDEND TONTINE DUPLEX BOND POLICY, MATURING
AFTER THIRTY YEARS.**

No. 300,123.

AGE, 32

**THE GERMANIA LIFE INSURANCE COMPANY
OF THE CITY OF NEW YORK.**

AMOUNT, \$10,000.

PREMIUM, \$483.00

In Consideration of the representations made to them in the application for this policy, and of the sum of *Four Hundred and Eighty-two* Dollars to be paid on delivery of this policy by *Richard Doe*, and of the payment, upon the receipt of the Secretary of the Company, of premiums of *Four Hundred and Eighty-two* Dollars each on or before noon of the *twelfth* day of *January* in every year during the continuance of this policy until and including the *twelfth* day of *January*, nineteen hundred and *thirteen*, do hereby promise and agree to pay at their office in the City of New York, the sum of *Ten Thousand* Dollars to the said *Richard Doe*, of New York, in the County of *New York*, State of *New York*, on the *twelfth* day of *January*, nineteen hundred and *twenty-nine*, at noon, if he shall then be living; or, in case of his previous death, upon due notice and proof thereof, to his wife, *Jane Doe*, for her sole use if living at the time of his death, or in case of her previous death, to his executors, administrators or assigns.

It is also agreed that this policy shall be incontestable after it has been in force one full year, provided the conditions as to payment of premiums and service in war, stated on the back hereof, are duly observed.

It is also agreed that if this policy shall lapse as to its original amount by nonpayment of premium after it shall have been three years or more in force, it shall remain valid, subject to all its conditions, for as many *fifteenths* of the amount of this policy as there shall have been whole years' premiums paid.

This policy is issued, and the same is accepted by the Assured, upon the express conditions and agreements stated on the back hereof which are hereby referred to and made part of this policy.

In Witness Whereof the said THE GERMANIA LIFE INSURANCE COMPANY have by their President and Secretary executed this contract at New York on this *twelfth* day of *January*, *eighteen* hundred and *ninety-nine*.

HUBERT CILLIS,
Secretary.

CORNELIUS DOREMUS,
President.

CONDITIONS AND AGREEMENTS OF THIS INSURANCE.

This policy shall cease and be null, void and of no effect; and the Company shall not be liable for the payment of the sum Assured, or any part thereof, but all premiums previously paid shall be the absolute property of the Company without any account whatever to be rendered therefor, except as otherwise provided in this policy:

PERMANENT CONDITIONS.

1st. PAYMENT OF PREMIUMS.—If the premiums mentioned within, or any of them, shall not be paid on or before noon of the several days stipulated for the payment thereof respectively, or within thirty days thereof respectively.

(Agents holding an appointment from the Company are authorized to receive premiums at or before the time when due, only upon production and delivery of the receipt of the Secretary of the Company, but not to make, alter or discharge contracts or waive forfeitures.)

2d. SERVICE IN WAR. If the person upon whose life insurance is taken shall enter into any service in war; but in case of death in, or in consequence of, such service after three or more full years' premiums shall have been paid, the net reserve of this policy (computed according to the Actuaries' Table of Mortality, with interest at 4 per centum per annum) will be paid.

TEMPORARY CONDITIONS.

3d. TRAVEL AND RESIDENCE.—If within one year from the date hereof, the person upon whose life insurance is taken shall pass beyond the limits of the United States, excepting into the territory lying in America north of the United States; or enter upon a voyage upon the high seas, except coastwise, without having previously obtained the written consent of the Company; but permission is hereby given to the said person to travel at any time between the ports of the United States and the ports of Europe, and to travel and reside in Europe.

4th. OCCUPATION.—If within one year from the date hereof, the person aforesaid shall engage in service on any sea, sound, inlet, river, lake, or railroad, as a mariner, engineer, fireman, conductor or laborer in any capacity; or engage in the manufacture, handling or transportation of inflammable or explosive substances; or engage in submarine or aeronautic operations or mining.

5th. SUICIDE.—If within one year from the date hereof, the person aforesaid shall die by suicide, or by his own hand, or in consequence of an attempt to commit suicide, or to take his own life, whether sane or insane at the time.

AGREEMENTS.

It is agreed that this policy shall not become valid until the first premium due on delivery of this policy shall have been paid, during the continued good health of the person upon whose life insurance is taken.

It is also agreed that this policy, together with all other dividend tontine policies, the dividend tontine period of which terminates in the same calendar year, shall form a special dividend class, and that the person upon whose life insurance is taken shall, if living at noon of the *twelfth* day of *January*, nineteen hundred and ~~fourteen~~, and if this policy be then in force for its full amount, be entitled to one of the six benefits following:

FIRST. To continue this policy in force and receive the dividend then apportioned by the Company, either

1. In cash; or

2. In an annuity; or

3. In additional insurance, conditioned upon satisfactory reexamination; with future dividends apportioned at the end of each quinquennial period.

SECOND. To exchange this policy for its entire value, consisting of the guaranteed reserve of *Six Thousand and Eighty Dollars* and the dividend then apportioned by the Company, either

4. In cash; or

5. In an annuity; or

6. In a paid-up policy, conditioned upon satisfactory reexamination in case the amount of the said paid-up policy exceed the amount assured by this policy.

The Insured shall notify the Company in writing, prior to the end of the Dividend Tontine Period, which benefit is selected. Failing such notification, the apportioned dividend shall be applied to the purchase of an annuity as stipulated in Benefit 2 above.

It is also agreed that in case this policy shall be assigned, a duplicate of the assignment shall, within thirty days, be filed at the Home Office of the Company, and due proof of interest shall be furnished when claim is made.

APPLICATION.

It is hereby declared and agreed, that all the statements and representations contained in the foregoing application, and those contained in the declarations made to the medical examiner, which together with this Declaration of Agreement, constitute an application to the GERMANIA LIFE INSURANCE COMPANY of New York, for an insurance upon the life of the undersigned *Richard Roe*, in the amount of Ten Thousand Dollars, are offered to the said Company as a consideration of the contract applied for; each of which statements and answers, whether written by his or her own hand or not, every person whose name is hereto subscribed adopts as his or her own, admits to be material, and warrants to be full, complete and true; and to be the only statements given to the Company in reply to its inquiries, and upon which, should the insurance applied for be granted, the Company's contract will be founded. And this application is submitted to the said Company, with the following express covenants and agreements:

1. That inasmuch as only the officers at the Home Office of said Company, in the City of New York, have authority to determine whether or not a Policy shall issue on any application, and as they act on the written statements and representations referred to, no statements, representations, promises or information made or given by or to the person soliciting or taking this application for a Policy, or by or to any other person, shall be binding on said Company, or in any manner affect its rights, unless such statements, representations, promises or information be reduced to writing and presented to the officers of said Company, at the Home Office in this application.

2. That it will constitute no contract of insurance, until a Policy shall first have been issued and delivered by the said Company, and the first premium thereon actually paid to the said Company during the continuance of the life proposed for insurance, in the same condition of health as described in this application.

3. That if the insurance applied for be granted by the said Company, the Policy, if accepted will be accepted subject to all the conditions and stipulations contained in the Policy, and that the entire contract contained in the said Policy and in this application taken together shall be construed and interpreted, as a whole, and in each of its parts and obligations, according to the charter of the said Company and the laws of the State of New York, the place of the contract being expressly agreed to be the principal office of the said Company in the City of New York.

4. That in any distribution of surplus, the principles and methods which may be adopted by the Company for such distribution, and its determination of the amount equitably belonging to such Policy, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under the contract now proposed.

5. That all right or claim to any surrender value for the Policy hereby applied for, other than such as may be stipulated in the Policy, is hereby expressly waived and relinquished, whether provided for by the statute of any State or not.

6. That in case of understatement of age, the amount payable shall not be more than the insurance which the actual premium paid would have purchased at the true age of the insured.

7. That no suit shall be brought against said Company under said contract after the lapse of two years from the time when the cause of action accrues, nor after two years from the time of the death of the person upon whose life insurance is taken.

DIVIDEND TONTINE LIMITED PAYMENT LIFE POLICY.

No. 300,124.

AGE, 35.

THE GERMANIA LIFE INSURANCE COMPANY
OF THE CITY OF NEW YORK.

AMOUNT, \$10,000.

PREMIUM, \$350.

In Consideration of the representations made to them in the application for this policy, and of the sum of *Three Hundred and Fifty* Dollars to be paid on delivery of this policy by *Richard Doe*, and of the payment, upon the receipt of the Secretary of the Company, of premiums of *Three Hundred and Fifty* Dollars each on or before noon of the *twelfth* day of *January* in every year during the continuance of this policy, until and including the *twelfth* day of *January*, nineteen hundred and *eighteen*, do hereby promise and agree to pay at their office in the City of New York, the sum of *Ten Thousand* Dollars upon due notice and proof of the death of the said *Richard Doe*, of New York, in the County of *New York*, State of *New York*, to his wife, *Jane Doe*, for her sole use if living at the time of his death, or in case of her previous death, to his executors, administrators or assigns.

It is also agreed that this policy shall be incontestable after it has been in force one full year, provided the conditions as to payment of premiums and service in war, stated on the back hereof, are duly observed.

It is also agreed that if this policy shall lapse as to its original amount by nonpayment of premium after it shall have been three years or more in force, it shall remain valid, subject to all its conditions, for as many *twentieths* of the amount of this policy as there shall have been whole years' premiums paid.

This policy is issued, and the same is accepted by the Assured, upon the express conditions and agreements stated on the back hereof which are hereby referred to and made part of this policy.

In Witness Whereof the said THE GERMANIA LIFE INSURANCE COMPANY have by their President and Secretary executed this contract at New York on this *twelfth* day of *January*, *eighteen* hundred and *nineteen*-nine.

HUBERT CILLIS,
Secretary.

CORNELIUS DOREMUS,
President.

CONDITIONS AND AGREEMENTS OF THIS INSURANCE.

NOTE—Temporary and permanent conditions same as in preceding Policy.

20-PREMIUMS LIFE POLICY.

No. 9,999.

AGE, 35.

THE HARTFORD LIFE INSURANCE COMPANY,
HARTFORD, CONN.

CHARTERED 1866.

AMOUNT, \$10,000.

PREMIUM, \$326.70.

In Consideration of the agreements contained in the application for this Policy, which application is made a part of this contract, and in further consideration of the sum of *Three Hundred and Twenty-six and $\frac{70}{100}$* Dollars, to be paid on the delivery hereof and of like payments on the *15th* day of *November* in each and every year during the continuance of this contract, for a period of *Twenty* years from the date hereof, promises to pay to *Mary Jones* (or such other beneficiary as Insured may from time to time designate with the written consent of the Company), the executors, administrators or assigns of the Insured, the sum of *Ten Thousand* Dollars, thirty days after acceptance, by the Company at its Home Office in the City of Hartford, of satisfactory proofs of the death (during the continuance of this Policy) of *John Jones*, of *Oak Park*, County of *Cook*, State of *Illinois* (the Insured hereunder), subject, however, to the conditions, benefits and privileges printed on the second page hereof, which are made a part of this contract.

HARTFORD LIFE INSURANCE COMPANY.

HARTFORD, CONN., *November 15th, 1900.*

CHAS. H. BACALL,

Secretary.

GEO. E. KEENEY,

President.

CONDITIONS REFERRED TO ON FIRST PAGE.

INCONTESTABILITY.—After two years from date hereof, this policy shall be incontestable, except for default in the payment of premiums, military or naval service in time of war without a written permit signed by the President or Secretary, or for understatement of age in said application. In the last event, the policy becoming a claim, the Company will pay such a proportion of the face of the policy as the premiums actually paid would have purchased at the true age.

ASSIGNMENTS AND RESERVES.—The assignment of this policy or change of beneficiary herein shall not be made without the written consent of the Company's President or Secretary. The Company will not be responsible for the validity of any assignment. In computing the reserves to be held for this policy, it shall be considered, during its first year, as a one year term insurance only, and thereafter as a whole life policy issued at the end of the first year at an age one year older.

PREMIUMS AND AGENTS.—Each premium hereon is due and payable at the Home Office of the Company, in the City of Hartford, Conn., but premiums may be paid to an authorized agent of the Company in exchange for a receipt signed by the President or Secretary and countersigned by said agent when such payment is made in cash within the time and under the conditions herein named. No agent is authorized to alter or discharge any contract to which this Company is a party, waive forfeiture of any condition thereof, make any contract binding on the Company, assume payment of any premium, or extend the time for paying the same.

PROOFS OF DEATH.—Complete proofs of the death of the Insured shall be given the Company, made upon its blanks which it agrees to furnish therefor. Any indebtedness to the Company, including any balance of the policy year's premium not then due, will be deducted in any settlement hereunder.

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*Years and Months begin at twelve o'clock, noon, on the anniversary of this policy following the last policy year for which the full year's premium has been paid. The term of months ends at twelve o'clock, noon, on that day of the last month of the term which corresponds in number to the day on which the term began, if there is such an one, and if not, on the last day of that month.

The guaranteed cash value at the end of the accumulative period is the same amount as the loan value at the end of *Twenty* years.

APPLICATION.

I hereby apply to The Hartford Life Insurance Company, of Hartford, Conn., for a Policy of the form and amount hereinafter stated.

I hereby agree that I will not travel or reside outside of the temperate zone, engage in handling electric wires or dynamos, blasting, mining, submarine labor, aeronautic ascensions, the manufacture of highly explosive substances, in switching or coupling cars, or on any steam or other vessel, during the next two years following the date of the issuance of the policy, for which application is now made, or in any military or naval service in time of war, at any time, without first obtaining permission from said Company. I also agree that death by my own hand or act, whether sane or insane, or in violation of law, during the period of two years from the date of any policy issued hereon, shall not be a risk covered thereby for a greater sum than the amounts actually paid to the Company thereon.

That all the foregoing statements and answers, as well as those I make to the Company's Medical Examiner, in continuation of this application, are warranted to be true, full and complete, and are offered to the Company as a consideration of the contract to be issued hereon, which shall not take effect until the first premium shall have been paid and the said policy shall have been delivered, during my continuance in good health. That in case said statements and answers are not true, full and complete, or in case any required payment on said policy shall not be paid when due, or any other violation of the terms of the contract occur, said policy shall become null and void, and all the premiums paid thereunder shall belong to the Company. I agree that the policy to be issued hereon shall be considered during its first year as a one year term insurance in all respects and thereafter as a new insurance, dating from the end of the first year and maturing either at my death or at a certain date, as may be hereinafter stated; and I further agree that in any distribution of surrender values or dividends, the principles and methods which may be adopted by the Company for such distribution, and its determination of the amounts apportioned to such policy, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under the contract of which this application is a part, hereby waiving the provisions of any statute to the contrary.

I further agree that if the answers as written to the questions hereon are or shall be in any respect untrue, the Company may at its option cancel the policy hereby applied for, within two years from its date, upon mailing written notice thereof to me and the beneficiaries under said policy at their post office address last known to the Company, and upon condition that the Company, in such written notice, shall offer to repay to me in trust for the person or persons making the same, all cash payments that have been made upon said policies.

I also agree that I expressly waive, on behalf of myself and of any person or persons who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician, surgeon, or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired or may acquire; that the contract issued hereon shall be construed according to the law of the State of Connecticut, the place of said contract being agreed to be the Home Office of said Hartford Life Insurance Company.

I have verified each of the foregoing answers, adopted them as my own whether written by me or not and declare and warrant that they are full, complete and literally true answers to the questions against which they are written; and I agree that the exact literal truth of each shall be a condition precedent to any binding contract issued upon the faith of the foregoing answers. I also agree that proof of the fact that either the agent taking this application or the examiner, has knowledge of facts contrary to any of the answers or declarations hereon, shall not make valid a policy or contract of membership issued on the faith of such answers or declarations.

20-PREMIUMS LIFE DIVIDEND ENDOWMENT POLICY.

No. 99,999.

AGE 35

THE HOME LIFE INSURANCE COMPANY.

AMOUNT \$10,000.

PREMIUM, \$350.

BY THIS POLICY OF ASSURANCE

In Consideration of the statements and agreements made in the application for this Policy which are hereby made a part of this contract, and of the payment in advance of *Three Hundred and Fifty* Dollars, and of the payment of the same amount to be made thereafter, at the office of the said Company in the City of New York, on or before noon of the *First* day of *January* in every year, during the continuance of this contract, or until *twenty* full years' premiums shall have been duly paid,

Does promise and agree to pay *Ten Thousand* Dollars to *John Doe*, his executors, administrators or assigns, at the office of the said Company in the City of New York, immediately upon receipt and approval of proofs of death of *John Doe*, of *New York*, in the County of *New York*, State of *New York*, provided this Policy is then in force.

The options, benefits and conditions, printed or written by the said Company upon the back of this Policy are a part of this contract as fully as if they were recited at length over the signatures hereto affixed.

In Witness Whereof, the said HOME LIFE INSURANCE COMPANY has by its President or Vice President and Secretary, signed and delivered this contract at the City of New York, in the State of New York, this *First* day of *January*, one thousand eight hundred and ninety-seven.

ELLIS W. GLADWIN,
Secretary.

GEO. E. IDE,
President.

This policy contains no restrictions as to residence or travel.

OPTIONS, BENEFITS AND CONDITIONS.

I. NONFORFEITURE.—If after three full annual premiums have been duly paid to the Company this Policy should thereafter lapse in consequence of the nonpayment of any premium subsequently due (provided this Policy is not terminated by death within thirty days of grace allowed in

the payment of premiums, and provided demand is made with the legal surrender of this Policy, within six months after such lapse), the Company will give the holder of this Policy the option of either a Cash Value or a non-participating Paid-up Policy, payable as herein provided, as specified in the following tables B and C of Guaranteed Options, provided there is no indebtedness under this Policy.

II. LOANS.—The Company will loan to the Insured upon written application to its Home Office at the third or any subsequent anniversary of this Policy or within thirty days thereafter, during the Dividend Endowment period, under the terms of the Company's Loan Agreement then in use, an amount not exceeding the sum shown in the following Table A of Guaranteed Options, including any previous loan then unpaid, provided:

(a.)—That the Policy shall be legally assigned to, and deposited with the Company as collateral security;

(b.)—That the premiums shall have been paid in full to the time when the loan is made, including the entire premium for the succeeding insurance year; and

(c.)—That interest shall be paid semi-annually at the rate of 6 per centum per annum on all such loans.

GUARANTEED OPTIONS,

UNDER THE CONDITIONS SPECIFIED IN THIS POLICY.

At end of	Table A. Loan Value.	Table B. Cash Surrender Value.	Table C. Paid-up Value.	At end of	Table A. Loan Value.	Table B. Cash Surrender Value.	Table C. Paid-up Value.
3d Year.	\$520	\$310	\$1,500	12th Yr.	\$2,720	\$2,460	\$6,000
4th "	780	520	2,000	13th "	2,990	2,720	6,500
5th "	950	780	2,500	14th "	3,630	2,990	7,000
6th "	1,130	950	3,000	15th "	3,960	3,630	7,500
7th "	1,320	1,130	3,500	16th "	4,290	3,960	8,000
8th "	1,510	1,320	4,000	17th "	4,640	4,290	8,500
9th "	1,970	1,510	4,500	18th "	5,010	4,640	9,000
10th "	2,220	1,970	5,000	19th "	5,390	5,010	9,500
11th "	2,460	2,220	5,500	20th "	.....	5,390	10,000

III. DIVIDEND ENDOWMENT.—Each and every Dividend of Profits made on this Policy, shall be retained by the Company and applied to the purchase of pure endowments in favor of the Insured hereunder, maturing and payable only at the expiration of *twenty* years from the date hereof, if this Policy be then in force.

IV. BENEFITS.—If the Insured be living on the *First* day of *January*, nineteen hundred and *seventeen*, on which date the Dividend Endowment period of this Policy ends, and if the premiums have been paid in full to such date, the Insured shall be entitled to one of the following benefits:

1st.—To exchange this Policy for its entire value (said value consists of the guaranteed reserve, *Five thousand three hundred and ninety dollars*, \$5,390, and in addition thereto the Dividend Endowment accumulation as provided herein), either

(a) In cash.

(b) In an Annuity for Life.

(c) In a Paid-up Policy, subject to evidence of good health satisfactory to the Company for the amount in excess of the original sum assured.

2d.—To continue this Policy with a new Dividend Endowment period of any multiple of five years and receive the Dividend Endowment accumulation as provided herein, either,

(a) In cash.

(b) In an Annuity for Life.

(c) In additional Paid-up Insurance, subject to evidence of good health satisfactory to the Company

V. PAYMENT OF PREMIUMS.—All premiums are due and payable at the Home Office of the Company in the City of New York, unless otherwise agreed in writing, but may be paid to agents producing receipts signed by the President, Vice President or Secretary, and countersigned by such agents. If any premium be not thus paid on or before the date when due, then this Policy shall become void and all payments previously made shall remain the property of the Company except as herein provided. All premiums are payable in cash unless otherwise specified in this Policy, and no other form of payment will be accepted unless agreed to in writing by the President, Vice President or Secretary.

VI. GRACE.—In the payment of the second and subsequent premiums, a grace will be allowed of thirty days, subject to an interest charge of 5 per centum per annum for the number of days that the premium remains due and unpaid; and if the Insured die during the thirty days' grace, the premium and interest thereon will be deducted from the amount payable under this Policy.

VII. REINSTATEMENT.—If this Policy should lapse for the nonpayment of any premium it may be reinstated upon written application, made within six months after such lapse (provided a Paid-up Policy has not already been issued in lieu thereof), accompanied by evidence of good health satisfactory to the Company, and the payment of all overdue premiums with interest thereon at the rate of 6 per centum per annum.

VIII. INCONTESTABILITY.—After two years from the date hereof, the only conditions which shall be binding upon the holder of this Policy are, that the premiums shall be duly paid, and that the requirements of the Company as to age and military or naval service in time of war shall be observed.

IX. INDEBTEDNESS.—Any indebtedness to the Company under this Policy, including any balance of the current year's premium remaining unpaid, will be deducted in any settlement of this Policy or from any benefit hereunder.

X. ASSIGNMENTS.—Any assignment of this Policy shall be made in duplicate and both copies sent to the Home Office, one of them to be retained by the Company. Blanks for this purpose, will be furnished upon application. The Company assumes no responsibility for the validity of any assignment.

XI. ALTERATIONS.—No person except the President, Vice President or Secretary, has power on behalf of the Company to make or modify this contract, to extend the time for paying a premium, to bind the Company by making any promise, or by accepting any representation or information not contained in the application for this Policy.

APPLICATION.

I warrant on behalf of myself and of any person who shall have or claim any interest in any Policy issued under this application that all of the foregoing statements and answers are true, full and complete, whether written by my own hand or not, and are offered to the Company together with those contained in the declarations to the Home Life Insurance Company's Medical Examiner, as a consideration for, and as the basis of the Contract with said Company under any policy issued under this application.

I hereby agree on behalf of myself and of any person who shall have or claim any interest in any Policy issued under this application as follows:

1st. That inasmuch as only the President, Vice President or Secretary of the Company have authority to determine whether or not a policy shall issue on any application, no statements, promises or information made or given by or to the person soliciting or taking this application for a policy, or by or to any other person, shall be binding on the Company or in any manner affect its rights unless such statements, promises or information be reduced to writing, and presented in this application.

2d. That the Company shall incur no liability under this application until it has been received, approved, and a Policy issued thereon and delivered during my life and continuance in good health, and until the full premium has been duly paid to and accepted by the Company or its authorized agent, except that when the premium has been paid in advance to an authorized agent of the Company and a conditional receipt on the Company's authorized form has been given by such agent, the liability of the Company shall be as stated in such conditional receipt.

3d. That the contract contained in such Policy and in this application, is a contract made and completed in the State of New York and to be construed by the laws thereof.

4th. That in any distribution of surplus, the principles and methods which may then be in use by the Company for such distribution, and its determination of the amount apportioned to any Policy which may be issued under this application shall be and are hereby ratified and accepted.

5th. That in consideration of the provision made in this Policy as to paid-up Insurance, all rights and claims to any other surrender value than that so provided, whether provided by the statute of any State or not, is hereby relinquished.

6th. That in case of understatement of age, the amount payable shall be the Insurance which the actual premium paid would have purchased at the true age of the Insured.

7th. That no suit shall be brought against this Company after two years from the time that the cause of such action shall have arisen.

8th. That for two years after the date of issue of the Policy, engagement in any of the following occupations or employments, namely, blasting, mining, underground or submarine labor, the manufacture or handling in connection therewith or transportation of inflammable or explosive substances, employment requiring work on electric dynamos or on live electric wires, service upon any railroad train, or in switching or coupling cars, or on any steamboat or other vessel, without the written assent of the President, Vice President or Secretary of the Company, will render the Policy void; and self-destruction, while sane or insane, or death in consequence of a duel or criminal violation of law within two years after the date of issue of the Policy will also render the policy void.

9th. That during the continuance of the Policy I will not engage in military or naval service in time of war, unless the written permission of the President, Vice President or Secretary of the Company has been previously obtained. In case of death from service in war without such permission, the liability of the Company shall not exceed the net reserve of the Policy computed according to the Combined Experience Table of Mortality with interest at 4 per centum per annum.

20-PREMIUMS LIFE POLICY.

No. 99,999.

AGE, 35.

INCORPORATED UNDER THE LAWS OF ILLINOIS.

ILLINOIS LIFE INSURANCE COMPANY.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$357.80.

In Consideration of *Three Hundred Fifty-seven and $\frac{80}{100}$* Dollars, hereby insures the life of *Richard Gordon Brown*, of *Chicago*, County of *Cook*, State of *Illinois* (herein called the Insured), for one year from the date hereof, all premiums being duly paid, in the amount of *Ten Thousand Dollars*, payable, immediately upon receipt and approval of proofs of the fact and cause of death of the Insured, to *his wife, Martha Priscilla Brown*, or to any beneficiary or beneficiaries whom the Insured may, during his lifetime, substitute, as provided herein, or if the beneficiary or beneficiaries last nominated by the Insured be not then living, then to the administrators, executors or assigns of the Insured.

In further consideration of the first year's premium, and especially of the extra premium therein included, this policy may be renewed at the end of the first year as an insurance for the whole period of life from that date by the payment, in advance, of *Three Hundred Fifty-seven and $\frac{80}{100}$* Dollars on the *Twentieth* day of *November* in each year until *Nineteen* annual renewal premiums, or their equivalent in more frequent premiums, shall have been paid, after which no further payment of premiums will be required.

SPECIAL ADVANTAGES, BENEFITS AND PROVISIONS.

ACCUMULATION.—An individual account shall be kept with this policy, crediting all premiums received hereon and interest on net balances at the net rate currently realized by the Company and charging the policy's share of losses and expenses, including dividends on capital stock.

POLICY PAID UP BY SURPLUS.—This policy is guaranteed to be paid up at the end of *Twenty* years, all premiums being duly paid; but, whenever the surplus to the credit of this policy, over the reserve hereon deemed requisite by the Company in its discretion (which reserve shall not exceed the reserve according to the American Experience Table of Mortality and three per cent interest), shall at the end of any policy year be sufficient to prepay all future premiums hereon, the Insured shall be notified and no further payment of premiums shall be required; but the Insured may at his option continue the payment of premiums until this policy shall mature as an endowment, as herein provided.

MATURES AS AN ENDOWMENT.—Whenever the fund to the credit of this policy shall at the end of any policy year equal or exceed the amount insured hereunder, this policy shall be deemed to have matured as an endowment, and the entire fund shall be paid to the Insured upon the surrender of the policy.

OPTIONAL WITHDRAWAL OR APPLICATION OF SURPLUS.—The Insured may, at the end of any policy year after the first, withdraw, in cash, the surplus to the credit of this policy, over the reserve hereon deemed requisite by the Company in its discretion (which reserve shall not exceed the reserve according to the American Experience Table of Mortality and three per cent interest); or may apply the same to equally reduce all subsequent premiums hereon or purchase a life annuity at the then rates of the Company; or, upon proof of good health, to purchase full-paid reversionary additions to the amount insured under this policy at the rates of single premium then in use by the Company. If any of the surplus be withdrawn or applied it will proportionately reduce the value of the options guaranteed in the two sections next preceding.

WITHDRAWABLE SURPLUS PAYABLE WITH SUM INSURED, IN EVENT OF DEATH.—In event of the death of the Insured, the surplus withdrawable at the end of the policy year next preceding the year of death, as herein provided, shall be added to the sum insured and paid therewith.

SURRENDER PRIVILEGES AND VALUES.—All premiums hereon having been paid in full in cash, the Insured may, at the end of any policy year, and within the month of grace, surrender this policy, and receive in exchange therefor at his option:

1st. A policy for the same amount with full participation in profits but with continuous premiums, issued at the same age and date of issue, but with subsequent premiums reduced to not more than as shown by the table of reduced premiums below; or,

2d. A policy for the same amount, but without further payment of premiums, and for a term not less than as shown by the table of extensions below; or,

3d. A policy, participating in profits from excess interest, but without further payment of premiums, for an amount not less than as shown by the table of paid-up values below; or,

4th. A cash payment, not less than the amount named in the table of cash values below.

The withdrawable surplus may be applied to increase the value of the option selected; the value of the option selected will be proportionately reduced by any liens upon this policy.

LOANS.—The Company will, at any time, advance to the Insured, upon the sole security of this policy, a sum or sums aggregating, with accrued interest thereon, not more than the maximum loan value of this policy for the year to the end of which premiums have been paid, as indicated in the table below, interest being payable in advance at six per cent per annum. Any such advance and any other advances by the Company shall constitute a lien upon the proceeds of this policy, taking preference over all other liens of whatever nature. Whenever the indebtedness due from the Insured, with interest accrued thereon, shall exceed such maximum loan value, this policy shall cease and determine.

AUTOMATICALLY NONFORFEITABLE.—If any premium hereon be not paid when the grace for payment of premiums has expired, the Company

ILLINOIS LIFE INSURANCE COMPANY, OF

TABLE OF GUARANTEED SURRENDER

Year.	Cash and Loan Values, Cash Value at end of Year; Loan Value any time during Year.		Yrs.	Mon.	Year.	Cash and Loan Values, Cash Value at end of Year; Loan Value any time during Year.	
	Min.	Max.				Min.	Max.
1	100.00	100.00	0	0	1	100.00	100.00
2	100.00	100.00	0	0	2	100.00	100.00
3	100.00	100.00	0	0	3	100.00	100.00
4	100.00	100.00	0	0	4	100.00	100.00
5	100.00	100.00	0	0	5	100.00	100.00
6	100.00	100.00	0	0	6	100.00	100.00
7	100.00	100.00	0	0	7	100.00	100.00
8	100.00	100.00	0	0	8	100.00	100.00
9	100.00	100.00	0	0	9	100.00	100.00
10	100.00	100.00	0	0	10	100.00	100.00
11	100.00	100.00	0	0	11	100.00	100.00
12	100.00	100.00	0	0	12	100.00	100.00
13	100.00	100.00	0	0	13	100.00	100.00
14	100.00	100.00	0	0	14	100.00	100.00
15	100.00	100.00	0	0	15	100.00	100.00
16	100.00	100.00	0	0	16	100.00	100.00
17	100.00	100.00	0	0	17	100.00	100.00
18	100.00	100.00	0	0	18	100.00	100.00
19	100.00	100.00	0	0	19	100.00	100.00
20	100.00	100.00	0	0	20	100.00	100.00
21	100.00	100.00	0	0	21	100.00	100.00
22	100.00	100.00	0	0	22	100.00	100.00
23	100.00	100.00	0	0	23	100.00	100.00
24	100.00	100.00	0	0	24	100.00	100.00
25	100.00	100.00	0	0	25	100.00	100.00
26	100.00	100.00	0	0	26	100.00	100.00
27	100.00	100.00	0	0	27	100.00	100.00
28	100.00	100.00	0	0	28	100.00	100.00
29	100.00	100.00	0	0	29	100.00	100.00
30	100.00	100.00	0	0	30	100.00	100.00
31	100.00	100.00	0	0	31	100.00	100.00
32	100.00	100.00	0	0	32	100.00	100.00
33	100.00	100.00	0	0	33	100.00	100.00
34	100.00	100.00	0	0	34	100.00	100.00
35	100.00	100.00	0	0	35	100.00	100.00
36	100.00	100.00	0	0	36	100.00	100.00
37	100.00	100.00	0	0	37	100.00	100.00
38	100.00	100.00	0	0	38	100.00	100.00
39	100.00	100.00	0	0	39	100.00	100.00
40	100.00	100.00	0	0	40	100.00	100.00
41	100.00	100.00	0	0	41	100.00	100.00
42	100.00	100.00	0	0	42	100.00	100.00
43	100.00	100.00	0	0	43	100.00	100.00
44	100.00	100.00	0	0	44	100.00	100.00
45	100.00	100.00	0	0	45	100.00	100.00
46	100.00	100.00	0	0	46	100.00	100.00
47	100.00	100.00	0	0	47	100.00	100.00
48	100.00	100.00	0	0	48	100.00	100.00
49	100.00	100.00	0	0	49	100.00	100.00
50	100.00	100.00	0	0	50	100.00	100.00
51	100.00	100.00	0	0	51	100.00	100.00
52	100.00	100.00	0	0	52	100.00	100.00
53	100.00	100.00	0	0	53	100.00	100.00
54	100.00	100.00	0	0	54	100.00	100.00
55	100.00	100.00	0	0	55	100.00	100.00
56	100.00	100.00	0	0	56	100.00	100.00
57	100.00	100.00	0	0	57	100.00	100.00
58	100.00	100.00	0	0	58	100.00	100.00
59	100.00	100.00	0	0	59	100.00	100.00
60	100.00	100.00	0	0	60	100.00	100.00
61	100.00	100.00	0	0	61	100.00	100.00
62	100.00	100.00	0	0	62	100.00	100.00
63	100.00	100.00	0	0	63	100.00	100.00
64	100.00	100.00	0	0	64	100.00	100.00
65	100.00	100.00	0	0	65	100.00	100.00
66	100.00	100.00	0	0	66	100.00	100.00
67	100.00	100.00	0	0	67	100.00	100.00
68	100.00	100.00	0	0	68	100.00	100.00
69	100.00	100.00	0	0	69	100.00	100.00
70	100.00	100.00	0	0	70	100.00	100.00
71	100.00	100.00	0	0	71	100.00	100.00
72	100.00	100.00	0	0	72	100.00	100.00
73	100.00	100.00	0	0	73	100.00	100.00
74	100.00	100.00	0	0	74	100.00	100.00
75	100.00	100.00	0	0	75	100.00	100.00
76	100.00	100.00	0	0	76	100.00	100.00
77	100.00	100.00	0	0	77	100.00	100.00
78	100.00	100.00	0	0	78	100.00	100.00
79	100.00	100.00	0	0	79	100.00	100.00
80	100.00	100.00	0	0	80	100.00	100.00
81	100.00	100.00	0	0	81	100.00	100.00
82	100.00	100.00	0	0	82	100.00	100.00
83	100.00	100.00	0	0	83	100.00	100.00
84	100.00	100.00	0	0	84	100.00	100.00
85	100.00	100.00	0	0	85	100.00	100.00
86	100.00	100.00	0	0	86	100.00	100.00
87	100.00	100.00	0	0	87	100.00	100.00
88	100.00	100.00	0	0	88	100.00	100.00
89	100.00	100.00	0	0	89	100.00	100.00
90	100.00	100.00	0	0	90	100.00	100.00
91	100.00	100.00	0	0	91	100.00	100.00
92	100.00	100.00	0	0	92	100.00	100.00
93	100.00	100.00	0	0	93	100.00	100.00
94	100.00	100.00	0	0	94	100.00	100.00
95	100.00	100.00	0	0	95	100.00	100.00
96	100.00	100.00	0	0	96	100.00	100.00
97	100.00	100.00	0	0	97	100.00	100.00
98	100.00	100.00	0	0	98	100.00	100.00
99	100.00	100.00	0	0	99	100.00	100.00
100	100.00	100.00	0	0	100	100.00	100.00

These Values will be increased by the application of

shall first apply any withdrawable surplus to the payment and shall then charge the remainder due against this policy, at six per cent interest due in advance, provided action or advance shall be made, if such advance, together with advances and accrued interest, exceed the maximum loan value of the policy shall continue in full force and with full participation for such forbore premium and interest thereon maximum loan value be not equal to a full annual premium for a shorter period shall be advanced, but no such application shall be made, except when a full annual, semi-annual premium is thus provided for.

INCONTINGENCY.—This policy shall be incontestable of any of the provisions hereof occurring after one year failure to pay the premiums, as required herein.

RESIDENCE, TRAVEL AND OCCUPATION.—This policy shall be subject to restrictions as to residence, travel and occupation, after a change of residence, travel or occupation, by the insured, in the Territory of the company of said insured in any of the following occupations within one year from the date hereof, without first obtaining permission and the payment of the extra premium required, this policy shall be absolutely void, viz: "Blasting, labor, aeronautic excursions, the manufacture, handling or transportation of inflammable or explosive substances; service (excepting as passenger) of sleeping car or parlor car cooking cars or as baggage man, express agent or mail agent; service on any steamboat, or other vessel as officer or river steamboat; and dealing in intoxicating liquors."

During one year from the date hereof, the liability of the Company, in any of the following cases, shall be limited to the amount of the premium paid hereon, viz: Death by one's own hand, or act, whether sane or insane; or death in consequence of a duel, or in consequence, or as a result of any violation of law.

PERMIT FOR MILITARY OR NAVAL SERVICE IN TIME OF WAR.—Military or naval service in time of war, within one year from the date hereof, is a risk not assumed by the Company. Military or naval service in time of war, after one year from the date hereof, shall not invalidate this insurance, but the Insured shall be bound to pay to the Company a single extra premium of Fifty Dollars for each One Thousand Dollars insured to cover the risk of such service, which extra premium, if not paid in cash, shall be a lien upon this policy with interest in advance at six per cent per annum.

PREMIUMS, WHEN AND HOW PAYABLE.—All premiums hereon are payable at the Home Office of the Company in Chicago, Illinois, but may be paid elsewhere to agents of the Company, in exchange for the Company's receipt, signed by the Secretary and countersigned by the agent. A premium other than an annual will be accepted according to the Table of Payments indorsed hereon; provided, that the receipt of any such premium, less than a full annual, shall not have the effect to continue this policy in force longer than three months in case of a quarterly premium, or six months in case of a semi-annual premium. Notice of every premium that may become due or payable hereunder is given and accepted by the delivery and acceptance of this policy, and any further notice is expressly waived by the Insured.

GRACE IN PAYMENT OF PREMIUMS.—A grace of one month shall be granted in the payment of all premiums (excepting the premium for the first year) during which time this insurance shall remain in full force, subject to the deduction of the foreborne premium and interest at the rate of six per cent per annum.

CHANGE OF BENEFICIARY.—The Insured may at any time during the continuance of this policy, provided it is not then assigned, change the beneficiary or beneficiaries by written notice to the Company, at its Home Office, accompanied by this policy, such change to take effect on the indorsement of the same on the policy by the Company. After indorsement the policy will be returned.

INSTALMENT OPTION.—This policy is issued payable in one sum on the death of the Insured; but the Insured may at any time, provided this policy is not then assigned, change the manner of such payment from one sum to such number of instalments as the Insured may select, as provided on the fourth page hereof, by written notice to the Company at its Home Office, accompanied by this policy. Such change will take effect on indorsement of the same on this policy by the Company. After indorsement the policy will be returned.

GENERAL PROVISIONS.—(1) Only the President or the Secretary has power in behalf of the Company to make or modify this or any contract of insurance or to extend the time for paying the premium, and the Company shall not be bound by any promise or representation heretofore or hereafter given by any person other than the above. (2) If the age of the Insured is incorrectly stated, the amount payable under this policy shall be the insurance which the actual premium paid would have purchased at the true age of the Insured. (3) In any distribution of surplus or apportion-

ment of profits, the principles and methods which may be adopted by the Company for such apportionment, and its determination of the amount equitably belonging to the policy, shall be conclusive upon the Insured and upon all parties having or claiming any interest under this policy. (4) Any indebtedness to the Company, including any balance of the premium for the insurance year remaining unpaid, will be deducted in any settlement of this policy or of any benefit thereunder. (5) Any assignment of this policy must be made in duplicate and both copies sent to the Home Office, to be retained by the Company and the other to be returned. The Company has no responsibility for the validity of any assignment. (6) The Insured to pay any note or interest thereon given in payment of premium on this policy, if when due (except a note given under the loan provision hereof), shall render this policy *void, null and void*. (7) The whole or any part of the amount at risk hereunder may be reinsured. (8) This policy shall not take effect until the first premium hereon shall have been actually paid during the lifetime and good health of the Insured. *In witness whereof, THE ILLINOIS LIFE INSURANCE COMPANY has caused this agreement to be signed by its President and Secretary, countersigned by its Recorder or Assistant Recorder and delivered this twentieth day of November, one thousand nine hundred and*
EDW. B. STEVENS,
Secretary.
JAS. W. STEVENS,
President.

INSTALMENT OPTION.

The following table is based upon \$1,000 of insurance and will apply *pro rata* to the amount payable under this policy, in the event of the death of the Insured while the policy is in force. If, however, the amount due is less than \$1,000 it shall be paid only in one sum and not in instalments.

Any number of instalments indicated in the table may be selected at any time, the amount of each instalment being determined by the table. The Insured may at any time during his lifetime change the number of instalments by written notice to the Company at its Home Office. The Insured may also at any time direct in writing that the beneficiary shall have the right, when any instalment becomes due, to commute and receive in one sum the then present cash value, as shown in the table, of all unpaid instalments. The beneficiary, without such direction, shall not have such right.

The first instalment under this contract shall be due immediately upon receipt and approval of Proofs of Death of the Insured, and subsequent instalments shall be paid annually thereafter, upon each succeeding anniversary of said approval, until all instalments due shall have been paid.

APPLICATION.

I agree on behalf of myself and of any person who shall have or claim any interest in any policy issued under this application, as follows: 1. That inasmuch as only the officers at the Home Office of the Company in the City of Chicago have authority to determine whether or not a policy shall issue on any application, no statements, promises or information made or given

by, or to, the person soliciting or taking this application for a policy, or by or to any other person, shall be binding on the Company in any manner, or affect its rights, unless such statements, promises or information be reduced to writing, and presented to the officers of the Company, at the Home Office, in this application. 2. That in any distribution of surplus or apportionment of profits, the principles and methods which may be adopted by the Company for such apportionment, and its determination of the amount equitably belonging to any policy which may be issued under this application, shall be conclusive upon the insured under said policy and upon all parties having or claiming any interest therein. 3. That the Company shall incur no liability under this application until it has been received, approved, the policy issued thereon by the Company at the Home Office, and the premium has actually been paid to, and accepted by, the Company or its authorized agent during any lifetime and good health, except that when the premium has been paid in advance to an authorized agent of the Company, and a binding receipt on the Company's authorized form, has been given by such agent, the liability of the Company shall be as stated in such binding receipt. 4. That the policy applied for shall be in the form now in use by the Company, and that the contract contained in such policy and in this application shall be construed according to the law of the State of New York, the place of said contract being agreed to be the Home Office of the Company. 5. That any policy that may be issued in pursuance of this application shall be in consideration of my promises made in this application.

20-PREMIUMS LIFE INTERCHANGEABLE OPTION.
POLICY.

No. 99,999.

AGE, _____

THE JOHN HANCOCK
MUTUAL LIFE INSURANCE COMPANY.
OF BOSTON, MASS.

AMOUNT, \$10,000.

PREMIUM, \$366.20

In consideration of the representations and statements made in the application for this Policy, which are hereby referred to and made a part hereof, and of the premium of *Three Hundred Sixty Six and $\frac{20}{100}$* Dollars, to be paid on or before the *First day of January* in each and every year, until the premiums for *Twenty* full years shall have been paid; or until the death of the Insured, THE JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY insures the life of *Thomas C. Brown*, of *Boston, Suffolk County Massachusetts*, in the amount of *Ten Thousand* Dollars for the benefit of *his wife, Carrie M. Brown*, if living, subject to the right of the Insured to change the beneficial interest hereunder from time to time, upon filing a written request with said Company in such form as it shall require.

And the said Company promises to pay at its Home Office, in Boston, to the beneficiary finally designated and recognized by endorsement hereon, if living, said amount in one sum, or in such manner as shall be elected by the Insured during his lifetime from the options of settlement as set forth on the back hereof, otherwise to the Insured's executors or administrators upon satisfactory proof of the death of the said Insured, deducting therefrom any indebtedness to this Company of the other parties to this contract, and the premiums, if any, for the balance of the policy year, subject to the following conditions:

This Policy shall not take effect until delivered and the first premium hereon paid during the lifetime and good health of the Insured.

In case any subsequent premium is not paid when due, or if any of the statements in the application for this Policy are in any respect untrue, this Policy shall become void except as hereinafter agreed.

If the fourth or subsequent annual premium or instalment thereon shall not be paid when due, the Company will (there being then no existing indebtedness as aforesaid),

TABLE 12

After payment of Premiums for	Without any action on the part of the Insured, continue this Policy as paid-up participating insurance for	Pay on legal surrender on any anniversary of its issue a cash value of
3 full years.	\$1,125 80	\$ 448 40
4 " "	1,085 50	668 90
5 " "	2,201 80	902 80
6 " "	2,735 90	1,145 50
7 " "	3,267 80	1,397 10
8 " "	3,798 40	1,658 80
9 " "	4,328 80	1,929 20
10 " "	4,858 20	2,210 00
11 " "	5,387 80	2,501 90
12 " "	5,917 80	2,808 40
13 " "	6,447 60	3,118 00
14 " "	6,977 10	3,441 40
15 " "	7,506 80	3,778 00
16 " "	8,036 00	4,127 00
17 " "	8,565 80	4,489 00
18 " "	9,095 10	4,864 80
19 " "	9,624 80	5,253 90
20 " "	10,000 00	5,647 80

NOTE.—If surplus is applied to purchase additional insurance the sums in the above table will be increased.

The risk, occasioned by military or naval service in time of war, is one not assumed by this contract, and should the Insured engage in such service, this Policy (except for the amount of legal net reserve) shall become void, unless permission for such service shall have been obtained from the Company over the signature of the President or Secretary.

Self-destruction, sane or insane, within two years from the date hereof, is not a risk assumed by this Company, but in such case it will pay the amount of the legal net reserve under this Policy.

This Policy shall be incontestable after two years from its date, except for nonpayment of premium, or military or naval service in time of war.

No suit shall be brought against the Company on any claim under this Policy, unless commenced within two years from the time when the right of action accrues.

Any assignment of this Policy shall be void unless assented to in writing by the Secretary.

No person, except the President or Secretary, is authorized to make, alter or discharge contracts or waive forfeitures.

This contract is made and is to be performed in the Commonwealth of Massachusetts.

In Witness Whereof, THE JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY has, by its President and Secretary, executed and delivered this contract, at Boston, on this *First* day of *January*, A. D. 1901.

ROLAND O. LAMB, Secretary. S. H. RHODES, President.

OPTIONS OF SETTLEMENT.

On written notice to the Company at its Home Office in Boston, the Insured during his lifetime (reserving to himself the privilege of revocation and re-election from time to time) may elect, in case of claim, thereunder, to have the value of this Policy in lieu of the payment in one sum, paid in any one of the following methods provided the amount due under the policy is not less than One Thousand Dollars. In case the Insured does not avail himself of the above privilege, the final beneficiary may select any one of the methods. Should the Insured survive the final beneficiary named, the amount of the Policy shall be paid in one sum to the executor, administrator or assigns of said Insured. If the beneficiary does not live out the term of the instalments under Options 1, 2 and 3, the Company will pay the remaining amounts discounted at 3½ per cent per annum to the executor or administrator of said beneficiary.

In case choice of option is made by the beneficiary the right of commutation will be allowed under Options 1, 2 and 3.

In case of an Endowment Policy at maturity, the choice of Options 1, 2 and 3 shall extend to the Insured with privilege of commutation.

Option No. 1. The payment of the face of the Policy in twenty equal annual instalments (the first instalment payable immediately) and a further sum equal to one-half the face of the Policy twenty years after date of death of the Insured, in full satisfaction of the Policy.

Option No. 2. The payment of any part of the face of the Policy immediately, and commencing one year thereafter, the remainder if not less than One Thousand Dollars, in five, ten, fifteen or twenty equal annual instalments, as shown by the following table:

Number of Instalments.	20	15	10	5
Amount of Annual Instalment for each \$1,000 of Insurance.	67 22	83 57	117 23	218 35

Option No. 3. The payment of a limited annuity (the first instalment payable immediately) for the number of years chosen, as shown by the following table:

Number of Years Chosen.	25	20	15	10	5
Amount of Annual Instalment for each \$1,000 of Insurance.	85 76	65 25	51 35	413 82	211 35

Option No. 4. The payment of an annuity to the beneficiary during life (the first instalment payable immediately) of an amount to be determined by the age of the beneficiary at the death of the Insured, as shown by the following table. Amounts herein are based on \$1,000 of insurance.

Age.	Annual Instalment.	Age.	Annual Instalment.	Age.	Annual Instalment.	Age.	Annual Instalment.	Age.	Annual Instalment.	Age.	Annual Instalment.	Age.	Annual Instalment.	Age.	Annual Instalment.
10	840 64	19	842 76	28	845 91	37	850 80	46	858 88	55	872 81	64	890 35	73	912 55
11	40 84	20	42 85	29	44 85	38	46 85	47	48 85	56	50 85	65	52 85	74	54 85
12	41 05	21	43 05	30	45 05	39	47 05	48	49 05	57	51 05	66	53 05	75	55 05
13	41 26	22	43 26	31	45 26	40	47 26	49	49 26	58	51 26	67	53 26	76	55 26
14	41 47	23	43 47	32	45 47	41	47 47	50	49 47	59	51 47	68	53 47	77	55 47
15	41 68	24	43 68	33	45 68	42	47 68	51	49 68	60	51 68	69	53 68	78	55 68
16	41 89	25	43 89	34	45 89	43	47 89	52	49 89	61	51 89	70	53 89	79	55 89
17	42 10	26	44 10	35	46 10	44	48 10	53	50 10	62	52 10	71	54 10	80	56 10
18	42 31	27	44 31	36	46 31	45	48 31	54	50 31	63	52 31	72	54 31	81	56 31

APPLICATION

I declare to be complete and true and hereby warrant all the statements and answers herein made, and also the declarations made by me to the Medical Examiner, as a part of this application, and as the basis of contract hereby applied for, which shall not take effect until a policy shall have been delivered and the first premium paid thereon during my lifetime and while I am in good health.

I waive all provisions of law preventing any physician from disclosing information concerning me, and agree that the contract shall be held and construed as made and executed in the Commonwealth of Massachusetts.

In any distribution of surplus, the principles and methods, which may be adopted by the Company for such distribution, and its determination of the amount equitably belonging to such policy, shall be accepted by and for every person who shall have any interest under said policy, and the receipt of the person whose life is insured shall be in full surrender of all dividend additions to the policy.

to you will be made for an amount less than \$100.00.

[illegible][illegible]

EXCLUDED FROM THE

[illegible][illegible]

ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED
DATE 08-19-2006 BY 60322 UCBAW/SJS

REGISTERED 20-PREMIUMS LIFE POLICY—ANNUAL DIVIDENDS.

No. 9,999.

AGE, 35.

THE KANSAS MUTUAL LIFE INSURANCE COMPANY.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$352.50

In Consideration of the written and printed Application for this Policy, which is hereby made a part of this contract, and of the sum of *Three Hundred Fifty-two Dollars and 50 Cents* (which may be paid in semi-annual installments of \$181.65, or quarterly installments of \$92.50, to be paid in advance, hereby insures the life of *David Doe*, of *Topeka*, in the County of *Shawnee*, in the State of *Kansas*, for one year from the date hereof, and in consideration of the further payment of a like sum on or before the *Fifth* day of *April* in every year thereafter until premiums for *Twenty* full years from date hereof shall have been paid, unless the death of the Insured shall sooner occur, will pay *Ten Thousand Dollars* at the office of the Company, in the City of *Topeka*, *Kansas*, to *Dora Doe*, his wife, if living, otherwise to the executors, administrators or assigns of the Insured, immediately upon receipt at said office and approval of proofs of the death of the Insured during the continuance of this contract, subject to the right of the Insured to change the beneficiary as provided on the third page of this policy.

The surrender values, benefits and provisions printed or written by the Company on the following pages are conditions precedent and are a part of this contract as fully as if they were recited at length over the signatures hereto affixed.

In Testimony Whereof, THE KANSAS MUTUAL LIFE INSURANCE COMPANY has caused to be affixed the signatures of its President and Secretary, at its office in the city of *Topeka*, *Kansas*, this the *Fifth* day of *April*, One Thousand Eight Hundred and Ninety-nine.

JNO. E. MOON,

J. P. DAVIS,

Secretary.

President.

STATE OF KANSAS.

INSURANCE DEPARTMENT.

Registered Policy No. 9,999.

Amount, \$10,000.

Topeka, April 5, 1899.

This policy, among a limited number, is registered in this office and secured by pledge of public stocks or bonds and mortgages approved by this department and deposited with the State of Kansas.

W. V. CHURCH.

Supt. of Ins.

If all premiums have been duly paid in full, and the Insured be living and this policy is in force on the ~~Fifth~~ day of April, Nineteen Hundred and ~~Nineteen~~, the Company will declare a cash dividend, payable to the Insured or assigns, and this policy may then be continued as a paid-up life policy, or surrendered by said Insured or assigns, under one of the following

OPTIONS.—*First.* To receive in cash the dividend, and continue the policy participating and fully paid for its face amount. *Second.* To receive the dividend converted into additional participating paid-up insurance, subject to evidence of good health satisfactory to the Company, and continue the policy participating and fully paid for its face amount. *Third.* To receive the dividend converted into an annuity, and continue the policy participating and fully paid for its face amount. *Fourth.* To receive the entire cash value, as defined below, in cash, and surrender this policy. *Fifth.* To receive the entire cash value, as defined below, converted into an annual income for life, and surrender this policy.

The Company guarantees that the entire cash value of this policy at the end of the accumulation period shall be the reserve computed by the Actuaries' table of mortality and 4 per cent interest, and in addition the cash dividend as stated above.

SPECIAL DIVIDEND.—In the event of the death of the Insured after five years from the date hereof and during the accumulation period, the policy being in force for its full face value, and all premiums having been fully paid, the beneficiary hereunder shall be entitled to a dividend of so much of the accumulation fund as has been contributed on account of this policy, in addition to its full face value.

SPECIAL PRIVILEGES.

PRIVILEGE OF TRAVEL.—Privilege of travel in any part of the world is granted.

INCONTTESTABILITY.—After two years from date hereof this policy will be incontestable except for nonpayment of premium when due; provided that in case of the death of the Insured, as a result of military or naval service in time of war (without having previously secured the Company's permission to engage in such service), or as a consequence of willful violation of law, the Company will be liable for only the reserve on this policy, computed according to the Actuaries' table of mortality at 4 per cent.

GRACE IN PAYMENT OF PREMIUMS.—A grace of one month will be allowed in payment of renewal premiums, subject to an interest charge at the rate of 6 per cent per annum for the number of days during which the premium remains due and unpaid. During the month of grace this policy remains in force, and the unpaid premium, with interest as above, remains an indebtedness to the Company, which, with any other indebtedness, will be deducted from the amount payable under this policy if the death of the Insured shall occur during the month.

PRIVILEGE OF REINSTATEMENT.—This policy will be reinstated on written application therefor within six months after nonpayment of any premium, subject to evidence of good health satisfactory to the Company, and the payment of all due and unpaid premiums to date of reinstatement, with interest at the rate of 6 per cent per annum.

PRIVILEGE OF CHANGE OF BENEFICIARY.—The Insured may, at any time during the continuance of this policy, provided the policy is not then assigned, change the beneficiary or beneficiaries by filing written request duly acknowledged with this Company at its home office, accompanied by this policy; such change to take effect upon endorsement of the same on the policy by the Company.

INSTALLMENT PRIVILEGE.—(a) Upon request in due form, made by the Insured, and without the consent of the beneficiary, a supplemental contract will be issued by the Company and attached to this policy, providing that upon the death of the Insured, the amount of this policy shall be paid to the beneficiary in such a number of annual installments as the Insured may elect. (b) In case the Insured makes no such installment provision, the beneficiary may, when this policy becomes a claim by death, enter into a contract with the Company, and receive, in lieu of the amount due under this policy in one payment in hand, the said amount payable in such a number of annual installments as the beneficiary may elect. In either case the unpaid portion remaining in the hands of the Company from year to year shall draw interest at the average net rate earned upon the funds of the Company during the preceding year, payable annually to the beneficiary.

GENERAL PROVISIONS.

PREMIUM PAYMENTS.—This policy shall not take effect until the first premium hereon shall have been actually paid during the life and good health of the Insured. Each premium is due and payable at the office of the Company, in the city of Topeka, Kansas, but will be accepted elsewhere, when duly paid, in exchange for the Company's receipt, signed by its President or Secretary, and countersigned by the authorized person to whom payment is made. That part of the annual premium, if any, remaining unpaid, or any other indebted-

ness to the Company by the Insured or the assigns of the Insured, will be deducted in any settlement of this policy or any benefit thereunder.

The nonpayment, when due, of any premium or note for premium or part premium shall render this policy void, and all payments previously made shall be forfeited to the Company, except as hereinbefore provided.

ASSIGNMENT.—Any assignment of this policy must be made in duplicate on blanks furnished by the Company, and both copies must be sent to the home office, one of them to be there filed, and the other returned. The claim of any assignee shall be subject to proof of interest, but the Company will assume no responsibility for the validity of any assignment.

AGE UNDERSTATED.—Should the age of the Insured be understated in the application for this insurance, the amount payable hereunder shall be such proportion of the sum insured as the premium paid bears to the required premium at the correct age at the time of making application.

ALTERATIONS.—No alteration or waiver of the conditions of this policy shall be valid unless made in writing at the home office of the Company and signed by the President or Secretary.

VALUATION.—During the first year succeeding the date of this policy, the reserve shall be computed upon the Actuaries' table of mortality with per cent interest for the term rate, and for subsequent years such a valuation shall be made, according to said table, as will provide for the benefits and guarantees stipulated in this policy.

The Insured is hereby notified that by virtue of this policy he is a member of THE KANSAS MUTUAL LIFE INSURANCE COMPANY, and that the annual meetings of said Company are held on the second Tuesday of February in each year, at its principal office, or such other place in the city of Topeka, Kansas, as the Board of Directors may designate.

APPLICATION.

I CERTIFY, That I am temperate in my habits, and am, to the best of my knowledge and belief, in sound physical and mental condition, and am a satisfactory subject for life insurance.

I HEREBY WARRANT AND AGREE, That within the next two years after date of the policy for which I hereby apply, I will not, without the written consent of the Association, reside or travel in the Terrible Zone, nor personally engage in blasting, mining, submarine labor, aeronautic ascensions, Arctic explorations, the manufacture of highly inflammable or explosive substances, services upon any railroad train, or in switching or coupling cars, or on any steam or other vessel, and that during said two years death from suicide, whether sane or insane, or death from the use of intoxicating liquors, will render this policy null and void; and that during the continuance of this policy I will not engage in military or naval service in time of war; and that death occurring in consequence of willful violation of law upon my part will render this policy null and void.

Proofs of death required by the policy applied for shall be made upon the blank forms prescribed by the Company, and shall include all the information required thereby.

Any policy based upon this application shall at all times and places, be construed to be a contract made in the State of Kansas.

I ALSO AGREE, that all the foregoing statements and answers, as well as those that I may or shall make to the Company's Medical Examiner, in continuation of this application, are by me warranted to be true, and are offered to the Company as a consideration of the contract, which shall be subject to all of the limitations and requirements of the Constitution and By-Laws of said Company, and that in any distribution of surplus or profits, the principles and methods which may be adopted by said Company for such distribution, and its determination of the amount equitably belonging to any policy which may be issued under this application, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under such policy. I hereby appoint, constitute and confirm the President of the KANSAS MUTUAL LIFE INSURANCE COMPANY my legal proxy, with instructions and power in my absence or in the absence of any other legal proxy subsequently appointed by me, to cast my vote at the annual meeting of said Company to be held on the second Tuesday of February of each year, during the continuance of the policy hereby applied for, for the then existing Board of Trustees.

987,642. **AGE, 85.**
THE MANHATTAN LIFE INSURANCE CO.
OF NEW YORK.

AMOUNT, \$10,000. **ANNUAL PREMIUM, \$368.70**

In Consideration of the application for this Policy, dated *February 30, 1921*, and the statements and covenants therein contained, which are a part of this contract, and of the annual premium of *Three Hundred Sixty-eight and 10/100* Dollars, to be paid in advance to the Company at its office in the City of New York, on the delivery of this Policy, and thereafter on the *thirtieth* day of *February* in every year during *twenty* years from date hereof. Insures the life of *Henry B. Stokes*, (the Insured) of *New York*, in the County of *New York*, and State of *New York*, and will pay at its said office in the City of New York to the executors, administrators or assigns of *Henry B. Stokes*, *Ten Thousand Dollars*, upon satisfactory proof at its said office of the death of the Insured during the continuance of this Policy, subject to the conditions and with the benefits, upon the back hereof, which are hereby made a part of this Policy.

In Witness Whereof, **THE MANHATTAN LIFE INSURANCE COMPANY** has hereunto affixed its Corporate Seal, and by its President and Secretary signed and delivered this contract at the City of New York, this *thirtieth* day of *February*, one thousand nine hundred and one.

JOHN H. GIFFIN, **HENRY B. STOKES,**
Secretary. **President.**

All indorsements on this Policy to be valid must be signed by the President or Secretary.

In the payment of any premium, except the first, a grace of thirty days, with interest, will be allowed, during which period this Policy remains in full force; such grace not to apply to notes.

Reinstatement of this Policy may be secured at any time within the survivorship dividend period, provided the Insured shall pass an examination by the Company's physician that shall be satisfactory to the Company, and all past due premiums, including any notes, loans or unpaid interest shall be duly paid with interest thereon at five per cent.

GUARANTEED LOANS, PAID-UP INSURANCE AND TERM EXTENSION

AGE AT ISSUE, 35

At End of	Loan.	Paid-up.	Term Extension.
2d Year	400		
3d "	610	\$1,500	4 Years. 5 Months
4th "	830	2,000	6 " 9 "
5th "	1,060	2,500	8 " 11 "
6th "	1,290	3,000	10 " 1 " "
7th "	1,530	3,500	12 " 3 " "
8th "	1,790	4,000	14 " 5 " "
9th "	2,050	4,500	15 " 6 " "
10th "	2,320	5,000	16 " 8 " "
11th "	2,600	5,500	17 " 9 " "
12th "	2,900	6,000	18 " 10 " "
13th "	3,200	6,500	19 " 11 " "
14th "	3,510	7,000	20 " 12 " "
15th "	3,840	7,500	21 " 1 " "
16th "	4,180	8,000	22 " 2 " "
17th "	4,530	8,500	23 " 3 " "
18th "	4,890	9,000	24 " 4 " "
19th "	5,270	9,500	25 " 5 " "

The conditions and benefits referred to on the first page are as follows:

FIRST.—If any premium or premium note be not paid when due, this policy shall be void and all payments made upon it shall be forfeited to the Company, except that in case of lapse or forfeiture for nonpayment of a premium, after the payment of three or more annual premiums, and provided there is no indebtedness of any kind to the Company at time of lapse, this policy shall become a Nonparticipating Paid-up Life Policy for the amount specified in the above table, and corresponding to the number of years in said table, for which complete annual premiums shall have been paid.

SECOND.—In lieu of any paid-up insurance to which this policy may be entitled under Clause First, the Company, upon legal surrender of this policy within thirty days after its lapse, will issue a nonparticipating paid-up term policy for the same amount as this policy, and for a term beginning on the last anniversary of this policy, and continuing for the period as specified in the above table; provided,

(1st) That the owner, not less than thirty days before the lapse of this policy, gives written notice to the Company at its office in New York City, of election to accept such term policy, and

(2d) That all loans, notes and other indebtedness are paid in cash before the policy lapses.

In case of the death of the Insured within one year after the issue of the term policy, the premium that would have fallen due on the original policy shall be deducted from the amount of the claim.

THIRD.—Upon the second or any subsequent anniversary of this policy, while it is in full force and effect, the Company will loan the corresponding amount specified in the above table, at five per cent interest payable annually in advance, upon the deposit of this policy as collateral security, accompanied by an assignment satisfactory to the Company. Any prior

any or other indebtedness under this policy, together with the annual premium for the next ensuing year, shall be deducted from the amount of the loan.

FOURTH.—Upon this policy, no apportionment, distribution, or dividend will be made by the Company from its accumulated surplus until the 30th day of February, 1921, at which time this policy, provided it shall not have been previously terminated by lapse, death, or otherwise, will be credited with such dividend as may be then apportioned to this policy by the Company from its accumulated surplus, and the Insured shall have the option of continuing or surrendering this policy under one of the following benefits:

- (1st) To continue this policy and withdraw in cash the said dividend;
- (2d) Or to continue this policy and apply the said dividend to purchase an annuity for life;
- (3d) Or to continue this policy and apply the said dividend to the purchase of additional paid-up insurance (if satisfactory evidence of good health is furnished);
- (4th) Or to surrender this policy to the Company on that day for its entire reserve value according to the American Experience Table of Mortality at three and one-half per cent interest, so that the sum of Fifty Thousand Six Hundred Sixty Dollars and in addition thereto the said dividend;
- (5th) Or to surrender this policy to the Company on that day and apply the entire reserve and the said dividend to the purchase of an annuity for life;
- (6th) Or to surrender this policy to the Company on that day and apply the entire reserve and the said dividend to the purchase of a new paid-up policy (if the continuance of this policy should then require a further payment of premium).

FIFTH.—This policy shall be incontestable after being in force two full years, for any misstatement in the application, except as to ages before the expiration of said two years the policy shall be void, and all payments made upon it forfeited to the Company, if any statement made in the application be in any respect untrue. In case the age of the Insured has been misstated, the amount payable shall be such proportion of the amount insured as the premium paid bears to the required premium at the correct age of the Insured.

SIXTH.—Any indebtedness to the Company, together with the balance, if any, of the current year's premium, will be deducted in any settlement made on this policy.

SEVENTH.—If within two years from date hereof the Insured should die by his own act, whether sane or insane, this policy shall be null and void, and all payments made upon it shall be forfeited to the Company, except that in such case the Company will pay for the legal surrender of this policy, within six months from such forfeiture, its entire reserve value at the time of death, according to the American Table of Mortality, at three and one-half per cent interest.

EIGHTH.—It is agreed that this policy shall be void, and all payments made upon it forfeited, if the Insured shall, without the written permit of the Company, at any time within two years from the date of policy, go to the Philippine Islands or shall during said period go to or remain in Cuba, or Porto Rico, between May 1 and November 30.

NONPARTICIPATING GUARANTEED POLICY—20-PAYMENT LIFE.

No. 99,999.

AGE,

MANHATTAN LIFE INSURANCE COMPANY OF NEW YORK.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$226.

In Consideration of the application for this policy, dated September 31, 1898, and the statements and covenants therein contained which are a part of this contract, and of the annual premium of *Two Hundred and Eighty-six* dollars, to be paid in advance to the Company at its office in the city of New York, on the delivery of the policy, and thereafter on the 31st day of September in every year during twenty years from date hereof, insures the life of *Henry B. Stokes* (the Insured), of *New York*, in the County of *New York* and State of *New York*, and will pay at its said office in the city of *New York* to *Mary B. Stokes*, his wife, if living at his death, otherwise to the executors, administrators or assigns of *Henry B. Stokes*, *Ten Thousand* dollars, upon satisfactory proof, at its said office, of the death of the Insured during the continuance of this policy, subject to the conditions and with the benefits upon the back hereof, which are hereby made a part of this policy.

Upon legal surrender of this policy on the 31st day of September A. D. 1918, the Company will pay in cash its entire reserve value according to the Actuaries' Table of Mortality, at 4 per cent interest to wit, the sum of \$5,390, provided this policy shall not have been previously terminated by lapse, death or otherwise.

In Witness Whereof, the MANHATTAN LIFE INSURANCE COMPANY has hereunto affixed its corporate seal, and by its President and Secretary signed and delivered this contract at the city of New York this 31st day of September, one thousand eight hundred and ninety-eight.

All endorsements on this policy to be valid must be signed by the President or Secretary.

JOHN H. GIFFIN,

Secretary.

HENRY B. STOKES,

President.

GUARANTEED LOANS, PAID-UP INSURANCE, AND TERM EXTENSION.

AGE AT ISSUE, 35.

End of Year.	Loan.	Term	End of	Paid-up	Term Extension.
.....	\$100	0		\$5,000	17 yrs. 1 mo.
.....	700	0		6,000	17 " 10 mo.
.....	800	0		7,000	18 " 8 "
.....	1,100	0		7,000	18 " 6 "
.....	1,400	0		8,000	19 " 4 "
.....	1,800	0		8,500	20 " 3 "
.....	1,900	0		9,000	20 " 2 "
.....	2,100	0		9,500	21 " 1 "
.....	2,400	0			

The conditions and benefits referred to on the first page are as follows:

First.—If any premium or premium note be not paid when due, this policy shall be void and all payments made upon it shall be forfeited to the company; except that in case of lapse or forfeiture for nonpayment of any premium, after the payment of three or more annual premiums, provided all indebtedness to the company is paid, the company, upon legal surrender of this policy within six months from the date of such lapse, will issue a nonparticipating paid-up life policy for the amount as specified in the above table.

Second.—In lieu of any paid up insurance to which this policy may be entitled under clause first, the company, upon legal surrender of this policy within thirty days after its lapse, will issue a nonparticipating paid-up term policy for the same amount as this policy, and for a term beginning on the last anniversary of this policy, and continuing for the period as specified in the above table; provided (1st) that the owner not less than thirty days before the lapse of this policy, gives written notice to the company at its office in New York City of the election to accept such term policy, and (2d) that all loans, notes and other indebtedness are paid in cash before the policy lapses. In case of the death of the insured within one year after the issue of the term policy, the premium that would have fallen due on the original policy shall be deducted from the amount of the claim.

Third.—Upon the third or any subsequent anniversary of this policy, while it is in full force and effect, the company will lend the corresponding amount specified in the above table at 5 per cent interest, payable annually in advance, upon the deposit of this policy as collateral security, accompanied by an assignment satisfactory to the company. Any prior loan or other indebtedness under this policy, together with the annual premium for the next ensuing year, shall be deducted from the amount of the loan.

Fourth.—This policy shall be incontestable after being in force two full years for any statement in the application, except as to age; before the expiration of said two years the policy shall be void, and all payments made upon it forfeited to the company, if any statement made in the application be in any respect untrue. In case the age of the insured has been misstated the amount payable shall be such proportion of the amount insured as the premium paid bears to the required premium at the correct age of the insured.

Fifth.—Any indebtedness to the company, together with the balance, if any, of the current year's premium, will be deducted in any settlement made on this policy.

Sixth.—If within one year from date hereof the insured should die by his own act, whether sane or insane, this policy shall be void, and all payments made upon it shall be forfeited to the company, except that in such case the company will pay for the legal surrender of this policy within six months from such forfeiture, its entire reserve value at the time of death, according to the Actuarial Table of Mortality, at 4 per cent interest.

Seventh.—This policy shall not participate in profits.

APPLICATION.

It is hereby warranted that the foregoing statements and answers are full, complete and true in every particular, and they form the basis and are offered as a consideration for the insurance applied for. I hereby certify that the same as they appear above, have been correctly recorded. It is expressly agreed, on behalf of the applicant and of any person who shall have or claim any interest in any policy issued upon this application, as follows, viz.: (1) That the person writing the foregoing statements and answers is the agent, for such purpose, the applicant, and not of the Company; (2) That, there shall be no contract of insurance until a policy shall have been issued by the Company, and received and accepted, subject to the conditions and stipulations therein and herein contained, during the good health of the person whose life is to be insured, and the first premium paid thereon; (3) That all right and claim to paid-up insurance or reserve value of any kind, under the laws of any State or otherwise, except provided in the laws of the State of New York or the policy, is hereby waived and released; (4) That the proof of death, required by the policy, shall include full detailed statement by the attending physician or physicians, of the cause of death, and the nature, duration, symptoms and date of last illness of Insured; (5) That in case the Insured shall at any time engage in military or naval service, in time of war, without the written permit of the Company, or in case the Insured, within two years from the date of any policy issued upon this application, shall go to or reside in the mining regions of Alaska or the British Possessions lying north of the fifty-ninth degree of north latitude, and west of the fifty-third degree of longitude west from Washington, D. C., without the written permit of the Company, any policy, which may be issued upon this application shall be null and void, and all payments thereon shall be forfeited to the Company, except that in case of such forfeiture, the Company will pay, upon request made within six months, for the legal surrender of such policy, its entire reserve value at the time of such forfeiture, according to the Actuaries' Table of Mortality, at 4 per cent interest; (6) That in any distribution of surplus, or apportionment of dividend, where the policy calls for the same, the principles and methods which may then be in use by the Company, and its determination of the amount apportioned to any policy which may be issued upon this application, shall be and are hereby ratified and accepted; (7) That no suit shall be brought against the Company upon such policy, after the expiration of two years from the time that the cause of action shall have accrued.

THE FOLLOWING INFORMATION WILL BE REQUIRED IN ALL CASES WHERE THE APPLICANT HAS EVER USED WINE, MALT OR SPIRITUOUS LIQUOR TO EXCESS, OR HAS EVER BEEN INTOXICATED.

- A. Are you a total abstainer? If so, how long have you been so?
- B. Did you ever have any form of "nervous prostration," or disease of the digestive organs caused by the use of alcoholic stimulants? If so, give full particulars as to date, duration, symptoms and results.
- C. Have you ever been under treatment for the use of alcohol or narcotics? If so, when and where?
- D. Do you drink every day? Do you drink before breakfast? Or before luncheon?
- E. If you have no daily habit, but occasionally use alcoholic drinks, do you ever exceed per day the equivalent of any single one of the following amounts: Three (3) ounces of ardent spirits, four (4) wine glasses of sherry or other strong wine; one "pint" bottle of claret, hock, champagne, or other light wine at meals, three (3) tumblerfuls of strong ale or porter, four (4) or five (5) tumblerfuls of light ale or beer?
- F. Do you drink in excess of the above, but not to intoxication? Have you ever had delirium tremens?
- G. How often have you been intoxicated, and when was the last occasion?

I warrant the above statements to be material and true, and agree that they shall form a part of the consideration for insurance applied for by me in the MANHATTAN LIFE INSURANCE COMPANY, of New York.

30-YEAR INVESTMENT AND INSURANCE BOND

OF POLICY, 75,914. AGE,

THE MARYLAND LIFE INSURANCE CO.
OF BALTIMORE.

AMOUNT INSURED, \$10,000. PREMIUM, \$336.

In Consideration of the application for this Bond or Policy of Insurance, and of the statements and agreements therein contained, which application is hereby referred to and made part of this Contract, and of the sum of *Three Hundred and Thirty-six Dollars and Thirty Cents*, to it duly paid at and upon the delivery of this Bond; and of the payment of an annual premium of *Three Hundred and Thirty-six Dollars and Thirty Cents*, on or before the *First day of January* in every year during the continuance of this Contract until *Thirty* full years' payments shall have been made, the last premium to be paid on or before the *First day of January* in the year *1930*, hereby insures the life of *John Doe, Baltimore*, in the State of *Maryland*, in the amount of *Ten Thousand Dollars*, and the said Company hereby agrees upon surrender of this Bond duly receipted and released, to pay the amount of the said insurance, at its office in the City of Baltimore, to said Insured, *John Doe*, his Executors, Administrators or Assigns on the *First day of January* in the year *1930*, unless he shall have died before said last mentioned date, and in that event pay the same in like manner, within thirty days after due notice and satisfactory proofs of death, to *his wife, Mary Doe, for sole use*, her Executors, Administrators or Assigns, if she survive the said Insured; and otherwise to the Executors, Administrators or Assigns of the said Insured.

This Bond is issued, and is accepted by the Insured and by every person who may have or obtain any interest therein upon and subject to the conditions and stipulations printed on back of this Bond, which are hereby referred to and made a part hereof as fully as if recited at length over the signatures hereunto affixed.

In Witness Whereof, the said MARYLAND LIFE INSURANCE COMPANY OF BALTIMORE has by its President and Secretary signed and delivered this Contract and caused its corporate seal to be hereto affixed at the City of Baltimore, this *First day of January* in the year *Nineteen hundred*.

JOHN W. HANSON, WM. H. BLACKFORD,
Secretary. President

CONDITIONS AND STIPULATIONS

THE CONTRACT.—The Contract is wholly expressed and contained in this Bond with its conditions and stipulations and in the application thereto which is a part of said Contract. In case of the violation of any of the conditions upon which this Bond is issued and accepted by the Insured, in case the person whose life is insured by this Bond shall within two

from the date hereof die by his own hand or act, or in or in consequence of duel, or of the excessive use of alcoholic or narcotic stimulants, or of the violation of the laws of any Nation, State, or Province, then and in every case, this Bond shall be null and void and all payments made thereon shall be forfeited to this Company, and this Company shall not be liable for the amount insured by this Bond or any part thereof. No suit shall be brought against this Company on this Bond after three years from the time when the cause of action accrues.

PAYMENT OF PREMIUMS.—The Premiums on this Bond shall be paid in cash on or before the days named in this bond for the payment thereof, at the principal office of this Company in the City of Baltimore; but the payment of premium will be accepted elsewhere, provided such payment is duly made in exchange for the Company's receipt, signed by the President, Actuary or Secretary. This Bond shall not take effect until the first premium thereon shall have been actually paid during the continued good health of the person whose life is thereby insured. That portion of a year's premium, if any, which is not yet due when this Bond becomes a claim shall be deducted from the sum insured. And in any settlement of this Bond or of any benefit thereunder any indebtedness to the Company, whether the same shall have matured or not, shall be deducted.

RESIDENCE, TRAVEL AND OCCUPATION.—The person whose life is insured by this Bond shall not within two years from the date of this contract withdraw the consent of the Company previously obtained in writing, travel or reside within the Torrid Zone or north of the 60th Degree of North Latitude, except upon the Continent of Europe; or enter any region in which yellow fever or cholera may be at the time prevailing as an epidemic; or enter upon a voyage upon the high seas; except as a passenger upon first-class sailing or steamships coastwise between ports of the United States or to and from Canada and Europe; or personally engage in blasting, mining, submarine or aeronautic operations, or in the manufacture or transportation of highly inflammable or explosive substances, or in service on a steam or other vessel or upon any railway train or track, or in switching or coupling cars, or in handling electric wires or dynamos.

ADMISSION OF AGE.—The Company will admit the age of the person whose life is hereby insured upon satisfactory proof; failing such proof, if the age shall have been in good faith understated, the amount of insurance and other benefits will be equitably adjusted.

WAR SERVICE.—The person whose life is insured by this Bond shall not, without the consent of this Company previously obtained in writing, engage in any military or naval service in time of war.

INCONTESTABILITY.—After two years from the date hereof, the only conditions which shall affect the validity of this bond shall be those in relation to the payment of premiums thereon as stipulated, and those in respect to age and war service, and in all other respects, if this Bond becomes payable after the expiration of two years from the date hereof, the validity thereof shall not be disputed except in case of fraud.

NOTICE.—No agent has power on behalf of this Company to make or modify this or any contract, to extend the time for the payment of a premium or to bind the Company by making any promise, or by receiving any representation or information not contained in the application for this Bond. None of the terms and conditions of this contract can be modified and no forfeiture thereof waived except by an agreement in writing signed by the President, Actuary or Secretary of this Company.

ASSIGNMENT.—This Company will not notice any assignment of this Bond until the original, or a duplicate thereof, shall be filed in the Company's office in Baltimore; and due proof of interest on the part of the assignee must be submitted with the proofs of death. This Company will not assume any responsibility for the validity of any assignment.

BENEFITS.

PARTICIPATION IN SURPLUS.—This Bond will, if in force on the first day of January in the year 1920, be credited with its distributive share of surplus to be determined and apportioned by the Company and shall not be entitled to participate in surplus at any previous time. All surplus so apportioned may be drawn in cash, and shall (if not otherwise herein expressed) be payable to the person whose life is insured under this Bond, unless the Bond shall have been assigned. Or if the surplus be not drawn, and the Bond be not matured, said surplus may be applied to purchase an

addition to the amount of insurance on proof of the good health of the person whose life is insured or may be converted by agreement into an annuity on the life of such person. Subsequent distributions will be made at the end of periods of five years each during the continuance of this Bond.

PAID-UP POLICY.—After due payment of the stipulated premiums for three full years upon this Bond, the Company will upon its legal surrender during the lifetime of the person whose life is insured, and before default in any payment due thereon, or within six months after such default shall have been made, issue a nonparticipating Policy of Paid-up Insurance, payable as herein provided, for an amount bearing the same proportion to the sum hereby insured, as the number of complete years' premiums paid shall bear to the whole number of full years' payments herein provided for.

SURRENDER FOR CASH.—If this Bond shall not mature by its terms at the end of the first distribution period above provided for and shall not have been previously terminated it may be surrendered to the Company at the end of the said period, and the full net reserve upon the Bond determined according to the American Experience Table of Mortality, and three and one-half per cent. compound interest, together with the share of surplus then to be credited, as above defined, will be paid therefor in cash; provided the Company receive notice in writing thirty days previous to the end of said period and this Bond be delivered to it duly receipted and released, within thirty days after the end of said period.

PRIVILEGES.—The sum insured under this Bond, becoming payable at the date of its maturity, may be applied at that time to the purchase, at the Company's published rates, of an annuity, payable for the lifetime of the person whose life is insured by this Bond; or,

It may be exchanged for a paid-up policy of life insurance of like amount, payable at the death of such person, together with an annuity for life, the amount of which in such case shall not be less than three per cent per annum upon the sum insured.

APPLICATION.

Application is hereby made to the MARYLAND LIFE INSURANCE COMPANY OF BALTIMORE for an insurance of *Ten Thousand Dollars* on the *50-Year Investment* plan, premiums (amount *\$525.50*) payable *Annually* for *Thirty Years*, on the life of *John Doe*, at present a resident of *Baltimore*, in the County of *Baltimore*, and State of *Maryland*; such insurance to be made upon the faith of the statements and representations contained in the answers to the questions of the Agent and Medical Examiner submitted herewith, and signed by the person whose life is hereby proposed for insurance, which said statements, representations and answers, of which the truth is hereby warranted, are offered as a consideration for the Policy of Insurance hereby applied for, and shall form the basis of any contract of insurance upon the life of the person whose life is hereby proposed for insurance, made by the said Company, and are a part of such contract. And it is agreed that no statement or declaration made to any Agent, Examiner or any other person, which statement or declaration is not contained in this application, shall be taken or considered as having been made to or brought to the notice or knowledge of said Company, or as charging it with any liability by reason thereof. And it is further agreed, that any untrue or fraudulent answers, or any suppression of facts in this application, or neglect to pay the premium on or before the day it becomes due, shall and will render any such policy null and void, and forfeit all payments made thereon, unless otherwise specifically provided for in the Policy. And all right or claim to any surrender or other value for the Policy hereby applied for, other than such as may be specifically provided for in this Policy, is hereby expressly waived.

It is understood and agreed, that if the insurance for which application is hereinabove made to the MARYLAND LIFE INSURANCE COMPANY OF BALTIMORE be granted by the Company it will be accepted subject to all the restrictions and stipulations contained in the Policy, and that in any distribution of surplus the principles and methods which may be adopted by the Company for such distribution, and its determination of the amount equitably belonging to such Policy, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under the contract now proposed. And it is further understood and agreed, that any such contract of insurance contained in such Policy, and in the questions and answers in this application taken together, shall be deemed and taken to be in all particulars a contract made by the parties thereto under the laws of the State of Maryland, and that the place of the contract is principal office of the said Company in the City of Baltimore.

20-PREMIUMS LIFE—ANNUAL DIVIDEND—POLICY
WITH INSTALMENT OPTIONS.

No. 99,999.

INCORPORATED 1851.

AGE 35.

THE MASSACHUSETTS MUTUAL LIFE INS. CO.
SPRINGFIELD, MASS.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$266.20.

In Consideration of the application for this policy, which hereby made a part of this contract and of the payment of *Three Hundred and Sixty-six and 20/100* Dollars, upon the delivery of the policy during the lifetime and good health of the applicant, and of the *annual* payment of a like sum to the said Company on or before the *First* day of *January* in each year until the premiums have been fully paid for *Twenty* successive years (or until the death of the insured should that event sooner occur) hereby insures the life of *John A. Doe* (the insured), of *Springfield, Massachusetts*, in the sum of *Ten Thousand* Dollars, and promises to pay said sum at its Home Office in said Springfield to *Mary A. Doe, his wife*, hereinafter called the beneficiary, upon receipt at its said office of satisfactory proof of the fact and cause of the death of said insured while this policy is in full force; the balance of the premium, if any, for the then current policy year, and any other indebtedness secured by this policy, being first deducted therefrom; provided, however, that if no beneficiary shall survive the insured, such payment shall be made to the executors, administrators or assigns of the said insured.

This policy, while in full force, shall share in the annual distributions of surplus according to the rules established by the Directors; provided, that paid-up policies of less than one hundred dollars in amount shall not share in such distributions. Surplus on premium paying policies will be applied to the payment of premium indebtedness, if any; if there be no such indebtedness it will be used to reduce premium payments, or may, on written request, be converted into paid-up additions to the amount insured, or may be left with the Company to accumulate subject to the special form of request and agreement required by the Company; but no policy will be allowed to have paid-up additions and dividend accumulations standing to its credit at the same time. On paid-up policies surplus will be applied to the payment of premium indebtedness

if any; if none exist it may, on written request, be converted into paid-up additions to the amount insured, or may be withdrawn in cash; but the Company reserves the right to return such surplus in cash on paid-up policies of small amount.

Each premium on this policy will be due and payable at the Home Office of the Company in Springfield, Massachusetts, at the time stated in the policy contract or amendments, if any thereto; but payment of premium will be accepted elsewhere on or before the date when the same is due when made in exchange for the official receipt of the Company signed by the President or Secretary. If this policy shall lapse by reason of nonpayment of any premium when due, or of interest on any premium obligation, or shall become void by reason of violation of its conditions, all payments previously made shall be forfeited to the Company, and no liability shall exist under this policy except such, if any, as may be imposed by the laws of the Commonwealth of Massachusetts in force at the date of its issue.

This policy will be incontestable after two years from the date of its issue, provided there is no violation of its provisions relating to payments of premium and to military or naval service in time of war; subject, however, to an adjustment for error in age, if any, as hereinafter provided.

The provisions, requirements, and benefits stated on the back hereof are hereby referred to and made a part of this policy.

In Witness Whereof, the said Company has, by its President and Secretary, executed this contract at Springfield, Massachusetts, this *First* day of *January* One Thousand Nine Hundred and *One*.

H. M. PHILLIPS,
Secretary.

JOHN A. HALL,
President.

PROVISIONS, REQUIREMENTS AND BENEFITS.

RESTRICTIONS.—After two years from the date of its issue, this policy will be free from all restrictions as to residence, travel and occupation, except that military or naval service in time of war is forbidden unless a written permit therefor be granted by the Company, which permit, if granted, will specify the extra premium charge for such service; (see copy of application).

GRACE.—Any annual, semi-annual or quarterly premium which may become due on this policy in the second or any subsequent year during its continuance, may be paid at any time when not more than thirty-one days past-due, provided that an extra charge of one quarter of one per cent of such premium if paid when past-due from one to fifteen days, and one-half of one per cent of the same if paid when past-due from sixteen to thirty-one days, will invariably be made. During the grace period the insurance under this policy will be continued in force, and in case of death during said grace period, any unpaid premium, together with the extra charge, will be deducted in the settlement of the claim.

LOANS.—On the third or any subsequent anniversary of the date of policy, and at other times at its convenience, the Company will loan on this policy, when the same is legally assigned and delivered as security, such loan (the assignment to be upon the Company's prescribed form), amount which, together with then existing loans, if any, shall not exceed ninety per cent of the cash surrender value; provided, that all premiums due on or before the date of making such loan shall have been duly paid, and further that no loan of less than fifty dollars will be made.

REINSTATEMENT.—If this policy shall lapse by reason of default in payment when due of any premium hereon, it may be reinstated upon written application to the Company, made within five years after the date of lapse, upon payment of all arrearages with interest thereon at the rate of six per cent per annum, provided the Company is furnished with satisfactory evidence of the good health and insurability of the person whose life was insured, and provided also that the policy has not been previously surrendered for cash, nor otherwise terminated, nor its value applied to the purchase of extended term insurance.

EXTENDED INSURANCE.—After the payment of three full years' premiums hereon in cash, in case of default in the payment of any subsequent premium, provided there is no indebtedness to the Company on account or secured by this policy, the Company on written request, and legal surrender of this policy within sixty days (including days of grace) after the date on which such premium payment was due by the terms of the policy, during the lifetime of the insured, will issue a paid-up policy of term insurance for the face amount of this policy for the term stated in the table below corresponding to the number of full years for which premiums have been paid in cash.

CHANGE OF BENEFICIARY.—Subject to the Company's rules relating to insurable interest, and subject to the right of any assignee, the insured may while this policy is in full force, designate one or more beneficiaries under this policy, if none be named herein; and further, he may, if the right to do so has been reserved in the application for this policy or amendments thereto, change and successively change the beneficial interest herein without the cooperation or assent of other parties in interest; provided, that any such change, and any election or revocation in connection with the options hereinafter specified, shall become operative only when endorsed upon the policy at the Company's Home Office, pursuant to such form of request for amendments as the Company may require.

ASSIGNMENT.—The Company declines to notice any assignment of this policy, until the original assignment or a duplicate or a certified copy thereof shall be filed in the Company's Home Office. The Company will not assume any responsibility for the validity of an assignment.

PROOFS.—A death claim under this policy must be accompanied by such proofs of the fact and cause of death as the Company may require, delivered at its Home Office in Springfield, Massachusetts, within five years after the date of the death, and no action shall be brought under this contract of insurance after two years from the time when the right of action accrues. Proofs of age will be required with proof of claim, and if it shall appear that an error was made in stating the age of the insured in the application for this policy, such error, if not previously corrected, will be adjusted by the payment of an amount of insurance corresponding to the premium actually paid, the correct age of the insured, and the regular premium rates of the Company in use at the time the policy was issued.

INSTALMENT OPTIONS.

The insured, while this policy is in full force, with the right of revocation, may elect to have payment of the proceeds of the insurance made according to either of Options "A," "B," or "C" in lieu of payment in one sum; or, if the insured shall not have otherwise directed in writing, the beneficiary or beneficiaries entitled to receive said proceeds may at the time when the same become payable, exercise the same right of election; provided, however,

1st. That if said proceeds shall amount to less than one thousand dollars, they shall be paid in one sum; and further, that if no beneficiary shall survive the insured said proceeds shall be paid in one sum to the executors, administrators or assigns of the insured.

2d. That the rights of any beneficiary shall, upon the death of such beneficiary, pass to the surviving beneficiary or beneficiaries, if any, ex-

cept that should any beneficiary decease after the payment of one or more annual instalments under Option "C," only the right to receive so many of the first twenty-five instalments as then remain unpaid shall pass to the surviving beneficiary or beneficiaries.

3d. That at the death of the last surviving beneficiary, occurring subsequently to the death of the insured, the balance remaining with the Company under Option "A" shall be paid in one sum to the executors, administrators or assigns of the said beneficiary; and under the same conditions, any of the stipulated instalments under Option "B" or any of the first twenty-five instalments under Option "C," then remaining unpaid will be deducted upon the basis of three per cent compound interest per annum, and paid in one sum in like manner.

OPTION A.—To have said proceeds at the death of the insured, including dividend additions or dividend accumulations, if any, paid in equal annual instalments each of such an amount as the parties in interest may elect; the first instalment to be paid upon receipt of satisfactory proofs of such death, and a like amount annually thereafter upon each anniversary of the first instalment payment until said proceeds, together with the interest hereinafter specified, are exhausted: provided, that the final instalments shall be for the balance only of said proceeds and specified interest remaining with the Company: and provided further, that at the time of and prior to the payment of the second and subsequent instalments, interest at not less than three per cent per annum shall be added to the unpaid balance of said proceeds.

OPTION B.—To have said proceeds, at the death of the insured, including dividend additions or dividend accumulations, if any, paid in a specified number of annual instalments; each such instalment to be of an amount (for each \$1,000 of such proceeds) corresponding to the number of such specified instalments shown in the first table following; the first instalment to be paid upon receipt of satisfactory proofs of such death.

Number of Instalments.	30	25	20	19	18	17	16	15	14
Amount of each.	\$49 53	\$55 75	\$65 25	\$67 78	\$70 59	\$73 74	\$77 29	\$81 32	\$85 94

Number of Instalments.	13	12	11	10	9	8	7	6	5
Amount of Each	\$91 29	\$97 53	\$104 93	\$113 81	\$124 69	\$138 30	\$155 83	\$179 22	\$211 99

For example: If the proceeds of the policy are \$7,500, and the number of instalments desired is 20, each instalment will be $\$65.25 \times 7\frac{1}{2} = \489.37 .

OPTION C.—To have said proceeds at the death of the insured, including dividend additions or dividend accumulations, if any, paid in annual instalments continuous during the life of the beneficiary entitled to receive the first of such instalments; each of such instalments to be of an amount (for each \$1,000 of said proceeds) corresponding to that stated in the following table for the completed age of the beneficiary at the death of the insured; the first instalment to be paid upon receipt of satisfactory proofs of such death. In case there are two or more beneficiaries entitled to share in the first of such instalments, the said proceeds will be considered as divided into a corresponding number of equal parts, and in determining the amount of the annual instalments to be paid to each beneficiary each such part shall be considered as the proceeds of a separate policy.

[At least twenty-five annual instalments will be paid under Option "C," but instalments will continue during the entire lifetime of the beneficiary entitled to receive the first of such instalments. (See "2d" and "3d" paragraphs above.)]

Age.	Annual Instalment.	Age.	Annual Instalment.	Age.	Annual Instalment.	Age.	Annual Instalment.	Age.	Annual Instalment.	Age.	Annual Instalment.	Age.	Annual Instalment.	Age.	Annual Instalment.
10 838 13		17 869 62		24 841 33		31 848 63		38 846 41		45 849 63		52 852 80		59 854 98	
11 83 81		18 89 76		25 41 52		32 43 99		39 46 84		46 50 11		53 53 15		60 55 28	
12 86 49		19 86 99		26 41 93		33 44 37		40 47 28		47 50 59		54 53 54		61 55 38	
13 88 68		20 40 24		27 42 24		34 44 28		41 47 21		48 51 08		55 52 37		62 55 35	
14 88 88		21 40 49		28 42 57		35 45 16		42 48 17		49 51 52		56 54 17		63 55 40	
15 89 09		22 40 76		29 42 91		36 45 57		43 49 04		50 51 97		57 54 44		64 55 43	
16 89 30		23 41 04		30 43 26		37 46 98		44 49 12		51 52 39		58 54 69		65 55 46	
														and over	

For example: If the proceeds of the policy are \$7,500, and the age of the beneficiary on his or her last birthday prior to the death of the insured was 55, each instalment will be $853.87 \times 7\frac{1}{2} = \$6,404.03$.

SEE TABLE ON BACK OF THIS POLICY.

PAID-UP AND CASH SURRENDER VALUES AND EXTENDED INSURANCE

The paid-up and cash surrender values of this policy are fixed by law of Massachusetts. The paid-up insurance becomes binding upon the Company in case of default in premium payment after three full years' premiums have been paid, without action on the part of the insured; the cash surrender value is available, instead of the paid-up insurance, on the third or any subsequent anniversary of the policy date, on legal surrender of the policy to the Company; extended term insurance will be granted upon the conditions and in the manner stated in the policy.

If all premiums have been fully paid in cash, and all dividends of surplus have been applied to the reduction of premium payments, the following table will show the binding paid-up insurance, the alternative cash surrender value, and the extended insurance available on the terms above stated for the end of each policy year given. If there are dividend additions to the policy outstanding, the values will be increased in consequence, but if there is any indebtedness to the Company on account of this policy, the paid-up and cash values will be diminished; extended insurance is offered only in cases where there is no such indebtedness.

NOTICE.

No person except the President, Vice-President or Secretary has power on behalf of the Company to make, modify, or alter this or any contract of insurance, to extend the time for paying a premium, or to bind the Company by making any promise or by accepting any representation or information not contained in the application (or amendments thereto) for this policy.

The assured is hereby notified that by virtue of this policy he is a member of THE MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, and that the annual meetings of said Company are holden at its Home Office on the third Wednesday of January in each year, at 2 o'clock p. m.

APPLICATION.

This application, made to the Massachusetts Mutual Life Insurance Company, of Springfield, Massachusetts, is the basis and a part of the proposed contract for insurance, subject to the charter of said Company and the laws of the State of Massachusetts.

I hereby agree that no insurance shall be in force until the acceptance and approval of this application by the Company, at its home office, the delivery of the policy to me or my agent, and the payment of the first premium as stated in the policy, during my lifetime and continued good health.

I also agree that if during the two years next following the date of the issue of the policy of insurance for which application is hereby made, I shall, without written permission granted by said Company, travel or reside elsewhere than in those parts of the United States of America lying north of the Tropic of Cancer and south of the sixtieth parallel of north latitude, in the Dominion of Canada south of said parallel, and in Europe, or if I shall during said two years, without such permission, engage in any of the following named extra-hazardous occupations or employments: handling electric wires or dynamos; blasting, mining, subterranean or submarine labor; manufacture, handling, or transportation of highly explosive substances; service upon any railroad train or track, or on any steam or other vessel; or in switching or in coupling cars;—said policy shall be void, and no claim shall exist thereunder.

I also agree that military and naval service in time of war are risks not assumed by said Company, and are not intended to be covered by said policy, unless a written permit therefor, at the Company's regular rate of extra premium, shall be granted; and that if I shall engage in any such service during the continuance of said policy, without such a permit, no claim shall exist under said policy except for the net reserve held against it reckoned according to the legal standard of Massachusetts.

I further agree that if I shall die by my own hand or act, whether I be at the time sane or insane, during the two years next following the date of issue of said policy, the Company shall be liable only for the net reserve held against said policy, reckoned according to the legal standard of Massachusetts.

I hereby agree, on behalf of myself and of any person who shall have or claim any interest in any policy issued upon this application, that each of the foregoing answers in Parts I. and II of this application is full, complete and true, and that, to the best of my knowledge and belief, I am in sound physical condition, and a proper subject for life insurance.

20-PREMIUMS LIFE (NONPARTICIPATING).

No. 99,837,

AGE,

METROPOLITAN LIFE INSURANCE CO.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$315.10

In Consideration of the answers and statements contained in the printed and written application for this Policy upon the life of *Henry D. Howard*, of *Chicago*, State of *Illinois*, hereinafter called the Insured, all of which answers and statements are hereby made warranties, and are hereby made part of this contract, and of the payment of the annual premium of *Three Hundred and Fifteen Dollars and Ten Cents*, on or before the delivery of this Policy, and of a like amount on or before the *Twelfth* day of *January* of each and every year during the life of the Insured, until *twenty* full years' premiums shall have been paid to the Company.

Doth hereby agree, subject to the conditions set forth on the reverse side hereof, each and all of which are hereby made part of this contract and are accepted by the Insured and Assured as part thereof as fully as if herein recited, to pay at its home office, in the city of New York, the sum of *Ten Thousand Dollars*, to *Carrie Howard*, wife of the Insured, herein called the Assured, if living, otherwise to the legal representatives of the Insured, upon the receipt by the Company at its home office and its approval of the proofs of death of the Insured made in the manner, to the extent and upon the blanks required by Condition Sixth, and upon the surrender of this Policy.

In Witness Whereof, the METROPOLITAN LIFE INSURANCE COMPANY has, by two of its officers, signed and delivered this instrument, at its office in the city of New York, on the *Twelfth* day of *January*, 1901.

GEO. B. WOODWARD,
Secretary.

JNO. R. HEGEMAN,
President.

CONDITIONS

REFERRED TO ON THE FACE OF THIS POLICY AS PART OF THIS CONTRACT.

FIRST.—No obligation is assumed by this Company upon this Policy until the first premium has been paid, and the Policy duly delivered, nor unless upon the date of delivery the Insured is alive and in sound health.

SECOND.—The Company shall be released from all liability under this Policy if the Insured shall, within two years from the issue hereof, become engaged in or connected in any manner with the manufacture or sale of ale, wine, beer or liquor, unless written permission from the Secretary of the Company be first obtained. If the Insured within two years from the issue hereof die by his own hand or act, whether sane or insane, the Company shall not be liable for a greater sum than the premiums which have been received on this Policy.

THIRD. If any answer or statement in the application herein referred to is not true, or if any alteration be made in this Policy, except by an endorsement signed by the Secretary or Actuary, or if any premium or instalment of premium be not paid when due, this Policy shall be void and all premiums paid shall be forfeited to the Company, except as provided below.

FOURTH.—The Company will admit the age of the Insured upon satisfactory proof; failing such proof if the age shall have been understated the amount of insurance or other benefit will not be more than the premium charge will purchase by the Company's rates in use at the date hereof for the true age of the Insured; and absolute proofs of age may be required with proofs of claim thereunder.

FIFTH.—Premiums are payable at the home office in the city of New York, but at the pleasure of the Company suitable persons may be authorized to receive such payments at other places, but only on the production of the Company's receipt signed by the Secretary, and countersigned by the person receiving the payments. All premiums are considered payable yearly in advance, but when paid in semi-annual or quarterly instalments, that part, if any, which remains unpaid at the maturity of the Policy shall be deducted; but this provision does not affect the provisions of the third paragraph respecting forfeiture for nonpayment of instalment of premiums.

SIXTH.—Proofs of death shall be made to the home office in the manner and to the extent required by blanks furnished by the Company, and shall contain answers to each question propounded to the claimants, physicians and other persons indicated in the blanks, and shall further contain the record and verdict of the coroner's inquest, if any be held. The proofs of death shall be evidence of the facts therein stated in behalf of, but not against the Company.

SEVENTH.—No suit shall be brought or action commenced against this Company after two years from the date of death of the Insured; and it is expressly agreed that if such suit or action be commenced after two years the lapse of time shall be conclusive evidence against any claim, the provisions of any and all statutes of limitation to the contrary being hereby expressly waived.

EIGHTH.—Any assignment of this Policy is void unless made upon the form prescribed by the Company and unless the same is assented to in

writing by the Secretary; but in no case does the Company guarantee the validity of any assignment, and the Company may demand proof of interest in case of claim by an assignee.

NINTH.—The contract between the parties hereto is completely set forth in this Policy and the application therefor taken together, and none of its terms can be varied or modified, nor any forfeiture waived or premiums in arrears received, except by agreement in writing signed by either the President, Vice-President, Secretary or Actuary, whose authority for this purpose will not be delegated; no other person has or will be given authority.

TENTH. In any settlement of this Policy all outstanding indebtedness must be paid.

ELEVENTH.—This Policy is not entitled to participate in the profits or divisible surplus of the Company.

CONCESSIONS.

FIRST.—After two years this Policy shall be noncontestable except for the nonpayment of premiums as stipulated, or for fraud.

SECOND.—After the premiums on this Policy have been paid in full for three or more years, and while in force, the Company will grant, as the insured and assured may elect, one of the following options, the amount of such option not to exceed the sum stated in the table below:

THESE VALUES APPEAR HEREIN UNDER EACH AGE.

(a) A loan bearing 5 per cent interest, payable in advance, upon receiving satisfactory assignment of this Policy, as collateral security, provided that premiums have been paid in full for policy year next ensuing the year named in the table as fixing the amount of the loan.

(b) A cash value upon surrender and satisfactory release of this Policy, within six months after the time of default in the payment of any premium, provided there be no unpaid loan through the operation of the first option.

(c) A paid-up nonparticipating policy, payable at death upon surrender, and satisfactory release to the Company, at its home office, of this Policy within six months after the time of default in payment of any premium, provided there be no unpaid loan hereon through the operation of the first option.

At end of	(a) Loan.	(b) Cash Value.	(c) Paid-up Policy.	At end of	(a) Loan.	(b) Cash Value.	(c) Paid-up Policy.
3 years.	\$490	\$300	\$1,500	12 years.	\$2,690	\$2,370	\$6,000
4 "	630	490	2,000	13 "	3,080	2,690	6,500
5 "	960	630	2,500	14 "	3,370	3,080	7,000
6 "	1,160	960	3,000	15 "	3,760	3,370	7,500
7 "	1,370	1,160	3,500	16 "	4,160	3,760	8,000
8 "	1,590	1,370	4,000	17 "	4,590	4,160	8,500
9 "	1,820	1,590	4,500	18 "	5,050	4,590	9,000
10 "	2,080	1,820	5,000	19 "	5,540	5,050	9,500
11 "	2,370	2,080	5,500	20 "	5,780	5,540	10,000

APPLICATION.

It is HEREBY DECLARED, AGREED AND WARRANTED by the undersigned that the answers and statements contained in the forego-

ing application and those made to the Medical Examiner, together with this declaration, shall be the basis and become part of the contract of insurance with the METROPOLITAN LIFE INSURANCE COMPANY; that they are full and true, and are correctly recorded, and that no information or statement not contained in this Application, and in the statements made to the Medical Examiner, received or acquired at any time by any person, shall be binding upon the Company, or shall modify or alter the declarations and warranties made therein; that the persons who wrote in the answers and statements were and are our agents for the purpose and not the Agents of the Company; and that the Company is not to be taken to be responsible for its preparation or for anything contained therein or omitted therefrom; that any false, incorrect or untrue answer, any suppression or concealment of facts in any of the answers, any violation of the covenants, conditions or restrictions of the Policy, any neglect to pay the premium on or before the date it becomes due, shall render the Policy null and void, and forfeit all payments made thereon.

That the Policy hereby applied for, if issued, shall not be in force until the actual payment of the premium to and its acceptance by the Company during the lifetime and good health of the person on whose life insurance is applied for. Notice that each and every premium is due at the dates named in the Policy is given and accepted by its delivery, and any further notice required by any statute is waived.

It is expressly agreed that the provisions of the Policy for the issuance of paid-up insurance are accepted in substitution for and in waiver of any law of any State relating to the lapse or forfeiture of policies of life insurance.

The provisions of Section 894 of the Code of Civil Procedure of the State of New York, and of similar provisions in the laws of other States, are hereby waived and it is expressly consented and stipulated, that in any suit on the Policy herein applied for, any physician who has attended, or may hereafter attend, the Insured, may disclose any information acquired by him in any wise affecting the declarations and warranties herein made.

TWENTY-YEAR ACCUMULATIVE BOND.

No. 28,965.

AGE 35.

THE MICHIGAN MUTUAL LIFE INS. CO.

DETROIT, MICHIGAN.

AMOUNT, \$10,000.

PREMIUM, \$545.00.

GUARANTEED CASH VALUE.

On the surrender of this bond, duly receipted by the insured and beneficiaries within 3 months after the expiration of the fifth year or within three months after the end of any subsequent five year period for which premium has been paid, the Company, will pay the cash values specified in the following table:

END OF

5th y'r \$1,708.80
10th " 3,846.90
15th " 6,541.80
20th " 10,000.00

Hereby agrees and promises to pay the sum of *Ten Thousand Dollars*, the amount of this accumulative Bond, at its home office, in the City of Detroit, to *Richard Johnson, of Detroit, County of Wayne, State of Michigan*, at the expiration of *twenty* years from the date of this contract, or in case of his previous death to pay the said sum of *Ten Thousand Dollars*, and, in addition thereto, an amount equal to all annual premiums paid to the Company on this Bond prior to such death, the sum so to be paid being indicated and guaranteed upon the margin hereof (any balance of the current year's premium, all indebtedness on account of this bond being first deducted therefrom) to *his wife, Mary A. Johnson, if living, if not living, then to his administrators, executors or assigns*, when due notice and satisfactory proofs of death have been received by the Company. This bond is issued in consideration of the appli-

GUARANTEED AMOUNT.

Payable in event of the death of the insured occurring within the first or any subsequent year, specified in the following table. This guarantee is subject to the conditions and agreements related in this bond.

1st y'r \$10,545.00
2d " 11,090.00
3d " 11,695.00
4th " 12,180.00
5th " 12,725.00
6th " 13,270.00
7th " 13,815.00
8th " 14,360.00
9th " 14,905.00
10th " 15,450.00
11th " 15,995.00
12th " 16,540.00
13th " 17,085.00
14th " 17,630.00
15th " 18,175.00
16th " 18,720.00
17th " 19,265.00
18th " 19,810.00
19th " 20,355.00
20th " 20,900.00

cation therefor a copy of which is hereto attached and is made a part of this contract, the same being accepted by the insured on the following conditions: The annual premium of *Five Hundred and*

Forty-five Dollars shall be paid in advance to the Company at its home office, in the City of Detroit, or to its authorized agents, on delivery of this Bond, and thereafter before twelve o'clock noon on the *first* day of *June* in every year during the continuance of this contract. This Bond shall not take effect unless the first premium is paid in cash, or a note for extension of time for such payment is accepted by the Company at its home office, at Detroit, Michigan, nor unless the insured is in good health at the time of its delivery to him. This Bond is subject to the benefits and provisions named upon the back hereof, which are made a part of this contract.

In Witness whereof, The Michigan Mutual Life Insurance Company has caused this Bond to be signed by its President and Secretary at its office in the City of Detroit, this *first* day of *June*, A. D. one thousand eight hundred and *ninety-four*.

A. F. MOORE,
Secretary.

O. R. LOOKER,
President.

BENEFITS AND PROVISIONS.

REFERRED TO HEREIN AND WHICH ARE MADE A PART OF THIS CONTRACT.

AS REGARDS OCCUPATION.

1 The person whose life is hereby insured, shall not engage in blasting, mining, submarine operations or the production of highly inflammable or explosive substances, or be regularly employed in working or managing a steam engine in any capacity, or as a mariner, engineer, fireman, conductor, or laborer in any capacity upon service upon any steam or sail vessel, or upon railroad trains; nor shall he enter any military or naval service whatsoever (the militia not in active service excepted), without first obtaining the written consent of the Company.

INCONTESTABLE PROVISION.

2 This Company does not insure against death in consequence of the violation of the law of any State or Country, nor against death caused by the insured's own hand, except as herein provided, that after three years from the date of this Bond, and the payment in cash of three years' premiums, the liability of the Company shall not be disputed because the death of the insured was caused by his own act, or because of any misrepresentation in the application not wilful, save that if the age of the insured is understated the Company shall be liable only for such an amount as the premiums received would have paid for at the rates charged by the Company at this date for persons at the insured's real age.

AS REGARDS NOTES FOR PREMIUMS:

3. If the first or any subsequent premium on this bond shall be settled wholly or in part by note or other obligation, whether of the beneficiary, the insured, or any third party, such settlement shall not be deemed a payment, but only an extension of the time for such payment of premiums, and if such note or other obligation, or any renewal thereof, shall not be fully paid when due, then for any loss occurring while such note or other obligation remains due and unpaid, the Company shall not be liable, but the whole amount of the premium included in such note or other obligation shall be considered as earned, and the Company may collect the same.

AS REGARDS AGENTS' AUTHORITY.

No agent has power to change the terms of this contract, nor to extend the time for the payment of any premium. When a note is given for extension of time it shall be subject to the approval of the Company. No agent has authority to deliver a renewal receipt upon this bond after the day when the premium falls due, without at the same time taking a certificate of the good health of the insured. And whenever the Company receives a premium after it is due, it does so on the express understanding that it does not establish a custom for the future. It expressly reserves the right to reject any premium tendered after the same becomes due.

AS REGARDS THE APPLICATION AND PAID-UP INSURANCE.

5. For the information of the Insured, and in order that any unintentional errors or omissions which hereafter may be found to exist may be corrected, a copy of the application upon which this bond is based is hereto attached. If corrections are desired, when satisfactory to the Company, a certificate to that effect will be issued over the signature of the President or Secretary.

If any of the provisions herein are violated, or if the statements in the application are found in any respect untrue, then this bond shall be void and all payments shall be forfeited to the Company, except as hereinafter provided. If the premiums are not paid as provided herein, then in every such case the Company shall not be liable for the payment of the sum insured, and this bond shall cease and determine, excepting only, that after five or more annual premiums have been paid upon this bond it may be surrendered for its cash value, in accordance with the agreement expressed and endorsed hereon, or when three annual premiums have been paid, it will be valid as a paid-up, non-participating bond, payable as herein provided, for as many twentieth parts of the whole amount payable at the end of the period for which this bond is issued, as there shall have been complete annual premiums paid.

AS REGARDS DIVIDENDS.

6. This bond is issued on the Dividend Investment Plan and it is understood and agreed that no distribution of surplus shall be made, or dividends declared on this bond until the end of the term of twenty years from the date hereof; at which time the surplus on hand determined by the Company to have arisen from twenty year dividend investment bonds, both existing and discontinued, issued in the same year as this bond, shall be distributed among the existing bonds of the class from which such surplus has arisen, according to the method of distribution then in use by the Company.

It is also agreed that at the end of twenty years the Insured may avail himself of any one of the following options:

- 1st. Withdraw the surplus in cash, and continue the insurance according to the terms of the bond.
- 2d. Surrender the bond for its entire cash value.
- 3d. Surrender the bond and use its entire cash value, being the sum guaranteed and endorsed hereon, together with the accumulated surplus, to purchase paid-up life insurance, provided a new medical examination is passed.
- 4th. Surrender the bond and use its entire cash value to purchase a life annuity.

ASSIGNMENTS, ETC.

7. If this bond is assigned or held as security, written notice shall be given to the Company, and proof of interest produced with proof of death. The Company will take no responsibility as to the validity of any assignment.

8. No suit arising out of this contract shall be begun more than one year after the death of the Insured.

2. Blank proofs of death of the form required by the Company will be issued upon application to the Home Office at Detroit, Michigan.

It is hereby agreed, that after the payment of three full annual premiums insured may, in lieu of the Paid-up Insurance provided for in this Bond, elect, by giving written notice to the Company within three months after the third annual premium is due and unpaid, to have the ten thousand dollars now in this Bond carried as Nonparticipating Term Insurance, without further payment of premiums, according to the following table, provided there is no objection against the bond.

EXTENDED INSURANCE.

After Ann'l Premium has been paid.	Years.	Days.	Cash at Maturity.	After Ann'l Premium has been paid.	Years.	Days.	Cash at Maturity.
3	10	9	1,110	12	8		\$ 5.44
4	15	208	1,210	13	7		6.11
5	16		1,300	14	6		6.78
6	17		1,400	15	5		7.45
7	18		1,500	16	4		8.12
8	19		1,600	17	3		8.79
9	20		1,700	18	2		9.46
10	21		1,800	19	1		10.13
11	22		1,900	20	0		10.80

This Nonparticipating Term Insurance shall be subject to the same conditions except as to the payment of premiums as those of this Bond, and if death should occur within three years after the nonpayment of premiums, and during the continuance of the Nonparticipating Term Insurance as above, there shall be deducted from the amount payable the sum of premiums, with interest, that would have become due on this Bond if it continued in force as originally intended.

The full reserve of this Bond computed on the American Experience Table of Mortality at 4 per cent per annum, shall be used as a single premium purchase the extension at the Company's published rates, and any year in which the extension is not given in the above table, shall be so computed.

If the reserve be more than enough to purchase temporary insurance for the term of the endowment period, the excess shall be applied to the purchase of an endowment, payable at the end of the term, if the insured be then living.

Date, June 1, 1894.

Witness my hand and seal this 1st day of June, 1894.

Attest:

A. F. Moore, President.

I, John W. Moore, Secretary, do hereby certify that the foregoing is a true and correct copy of the original as the same appears in the records of the Michigan Life Insurance Company.

Witness my hand and seal this 1st day of June, 1894.

Attest:

J. W. Moore, Secretary.

Witness my hand and seal this 1st day of June, 1894.

Attest:

J. W. Moore, Secretary.

Witness my hand and seal this 1st day of June, 1894.

Attest:

J. W. Moore, Secretary.

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Attest:

J. W. Moore, Secretary.

Witness my hand and seal this 1st day of June, 1894.

Attest:

J. W. Moore, Secretary.

Witness my hand and seal this 1st day of June, 1894.

Attest:

J. W. Moore, Secretary.

APPLICATION.

I HEREBY DECLARE, That the above are fair and true answers to the foregoing questions, as well as those made or to be made to the Company's Medical Examiner, and I hereby agree that these statements, whether written by my own hand or not, with this declaration, shall form the basis of the contract for insurance, and that any untrue or fraudulent answers, any suppression of facts in regard to my health, habits or circumstances, or neglect to pay the premium on or before the day it becomes due, shall violate the policy, and forfeit all payments made thereon, except as provided in the policy. It is hereby agreed that the policy shall not take effect unless the first premium is paid in cash to the Company or its authorized agent, or a note for extension of time for such payment, is accepted by the Company at its home office in Detroit; nor unless the insured is in good health at the time of its delivery to him. And it is further agreed that if the first or any subsequent premium on the policy shall be settled wholly or in part by note or other obligation, whether of the beneficiary, the insured, or any third party, such settlement shall not be deemed a payment, but only an extension of the time for the payment of such premium; and if such note or other obligation or any renewal thereof shall not be fully paid when due, then, for any loss occurring while such note or other obligation remains due and unpaid, the Company shall not be liable, but the whole amount of the premium included in such note or other obligation shall be considered as earned, and the Company may collect the same.

That I hereby waive all personal or statutory rights which I may have to object to the testimony of any physician or surgeon, whether consulted by me or not, so far as he may have professional or expert knowledge of the facts or information sought for by the interrogatories in this Application.

It is further agreed that in any distribution of surplus, the principles and methods which may be adopted by the Company for such distribution, and its determination of the amount equitably belonging to such policy, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under said policy.

This Policy will not be valid until Agent, at Company's expense, has affixed and canceled U. S. revenue stamps for \$.....

20-PREMIUMS LIFE POLICY.

\$999,999.

AGE, 35.

THE MUTUAL BENEFIT LIFE INSURANCE CO.

INCORPORATED BY THE STATE OF NEW JERSEY.

AMOUNT, \$10,000.

PREMIUM, \$362.20.

This Policy Witnesseth, that THE MUTUAL BENEFIT LIFE INSURANCE COMPANY, in consideration of the statements and agreements in the application for this policy, which are hereby made a part of this contract, and of the sum of *Three Hundred and Sixty-two* Dollars and *Twenty* Cents, the receipt of which is hereby acknowledged, and the payment of a like sum on the *first* day of *January* in every year until *Twenty* full years' premiums have been paid, or until the death of the insured, and that event sooner occur, does insure the life of *John Jones*, of *Newark*, in the County of *Essex*, State of *New Jersey* (herein called the Insured) in the amount of *Ten Thousand* Dollars, for the term of life, payable at its office in the City of *Newark*, *New Jersey*, to *John Jones*, his executors, administrators or assigns, upon due and satisfactory proof of interest and of the death of the said Insured, deducting therefrom all indebtedness to the company on this Policy, together with the balance, if any, of the then current year's premium.

Provided that in case the said premiums shall not be paid prior before the several days hereinbefore mentioned for the payment thereof, at the office of the Company in the City of *Newark*, or to agents when they produce receipts signed by the President or Treasurer, then, and in every such case, this Policy shall cease and determine, subject to the provisions of the Company's Non-forfeiture System as indorsed hereon, with accompanying table.

This Policy does not take effect until the first Premium shall have been actually paid during the lifetime of the Insured, nor are agents authorized to make, alter, or discharge this or any other contract in relation to the matter of this insurance, or to waive any forfeiture hereof, or to grant permits. Any error made in underwriting the age of the Insured will be adjusted by paying such amount as the Premiums paid would purchase at the table rate.

No assignment of this Policy shall take effect until written notice thereof shall be given to the Company.

This Policy, while in force, will participate annually in the Company's distributions of surplus as ordered by the directors.

This Policy, after two years, will be incontestable except for nonpayment of Premium.

The special privileges printed on the third page hereof are hereby made a part of the Policy Contract.

In Witness Whereof, the said THE MUTUAL BENEFIT LIFE INSURANCE COMPANY has, by its President and Secretary, signed and delivered this Contract at the City of Newark, in the State of New Jersey, this *first* day of *January*, one thousand nine hundred

EDWARD L. DOBBINS,

Secretary.

AMZI DODD,

President.

NONFORFEITURE PROVISIONS.

At the end of any Policy year during the whole of which this Policy shall have been in force, or within three months from default in Premium payments, provided that not less than two full years' Premiums shall have been paid, the owner shall have the following options:

1. To surrender the Policy to the Company at Newark for its Cash Surrender Value, to be computed by deducting 1 per cent of the amount insured by the Policy and Dividend Additions, if any, from the entire reserve by the American Experience Mortality and interest at 3 per cent yearly. Any indebtedness to the Company on this Policy will be deducted from the Cash Surrender Value as above computed.

2. To surrender the Policy as above for a Nonparticipating Paid-up Policy payable at the time this Policy would be payable if continued in force.

3. To have the Insurance Automatically Extended from date of default in Premium payments, without participation in surplus, for the full amount of the Policy and existing dividend additions, if any, without notice to the Company or surrender of the Policy.

The amount of the Paid-up Policy, or the term of the Extended Insurance, will be such as the amount of the Cash Surrender Value of this Policy, less any indebtedness to the Company thereon, will purchase at the single premium rates by the American Experience Mortality and interest at 3 per cent yearly.

If death shall occur within one year after the nonpayment of Premium and during the term of Extended Insurance, there shall be deducted from the amount payable any Premium that would have become due on this Policy if it had continued in force, and a sum equal to the amount of any indebtedness to the Company on this Policy at time of such nonpayment of Premium. If death shall occur after one year from date of nonpayment of Premium and within the period of Extended Insurance no deduction will be made from the sum insured.

Unless previously surrendered to the Company, this Policy may be reissued

and at any time within three years from default in Premium payments, unless the Company is furnished with satisfactory evidence of insurability, and all arrears with interest thereon at not to exceed 6 per cent yearly will be paid; but no such evidence of insurability will be required and no interest will be charged if the arrears shall be paid while the Insured is living and within one month from such default.

The Company at any time while the Policy is in force, will loan up to the amount secured by its Cash Surrender Value upon receipt of the Policy and a satisfactory certificate of loan. The rate of interest charged shall not exceed 6 per cent. The loan may be paid off at any time while the Policy is in force.

The following table shows the several values of the Policy for the years stated, computed in accordance with the above Nonforfeiture Provisions, on the assumption that all Premiums (less current dividends) have been paid in cash, and that there is no loan on the Policy.

			Insurance.	Paid-up Policy.
			Days.	
			800	8800
			255	1,310
			144	1,890
			840	2,840
			79	2,880
7th	1,601 40	16	41	3,960
8th	1,877 70	17	311	3,960
9th	2,163 10	19	108	4,370
10th	2,457 80	20	192	4,870
11th	2,762 40	21	220	5,370
12th	3,076 80	22	208	5,870
13th	3,401 60	23	166	6,370
14th	3,737 00	24	98	6,860
15th	4,083 80	25	26	7,350
16th	4,441 10	25	349	7,850
17th	4,810 70	26	308	8,340
18th	5,193 10	28	80	8,840
19th	5,588 90	29	345	9,330
20th	5,999 20			10,000
25th	6,567 20			

NOTE.—While any owner of the Policy (either by the terms thereof or by assignment) is a minor, no loan can be made by the Company except for the purpose of paying current Premiums; and before the Cash Surrender Value can be paid the interest of such minor must be released by a duly appointed legal guardian.

SPECIAL PRIVILEGES.

The Insured, at any time while this Policy is in force and not assigned, may avail himself of the following privileges by returning the Policy to the Company at Newark with his written request for the appropriate indorsement of the Policy by the Company.

1. To have the Beneficiary changed.

2. To have the whole, or any designated fraction, of the proceeds of this Policy at its maturity retained by the Company until the death of the Beneficiary, the Company in the meantime to pay the Beneficiary an annuity equal to 3 per cent of the amount so retained, the first Annuity being paya-

ble one year after the maturity of this Policy, and the last Annuity payment to be a pro rata one for the expired fraction of the year in which the Beneficiary dies. At the time any Annuity becomes payable, the Beneficiary may withdraw the amount retained by the Company, in which case the Annuity payments will cease.

3. To have the proceeds of this Policy at its maturity paid in a specified number (not exceeding thirty) of equal annual Instalments, the first Instalment being payable immediately. The following Table of Instalment Values shows the amounts payable in Instalments, also the Commutation Values if any of the next succeeding unpaid Instalments be commuted to one sum when any Instalment falls due.

If settlement be made in accordance with either privilege No. 2 or No. 3 the stipulated payments will be increased by such Annual Dividends as may be apportioned by the Company.

The right of Withdrawal under privilege No. 2 or of Commutation under privilege No. 3 will be withheld from the Beneficiary by the Company, if the Insured shall so direct.

If the Policy be not then assigned the Insured may, while the Policy is in force, revoke his request to have settlement made in accordance with privilege No. 2 or No. 3.

Unless otherwise directed by the Insured, the Company at the maturity of this Policy will extend to the Beneficiary either privilege No. 2 or No. 3.

Each Dividend to which this Policy may be entitled will be applied to the reduction of the Cash premium, or paid in cash if the Policy be a paid up one, unless the Policy-holder shall prefer to apply it upon either the "Addition" or "Accelerative Endowment" plan; except that Dividends accruing under privilege No. 2 or No. 3 will be payable only in cash.

Under the "Addition" plan, Dividends are applied to the purchase of additional participating insurance payable with the Policy, such insurance being purchased at the Company's regular single premium rates, according to the attained age of the Insured.

Under the "Accelerative Endowment" plan, Dividends are applied to accelerate or hasten the payment of the Policy; or in other words, to the conversion of the Policy into an Endowment payable at a specified and gradually diminishing age.

Dividends applied upon either the "Addition" or the "Accelerative Endowment" plan, effect a corresponding increase in the Surrender and Loan Values of the Policy. Where Dividends have been applied upon the "Accelerative Endowment" plan subsequent Dividends cannot be applied upon the "Addition" plan or vice versa.

INSTALMENT VALUES.

ILLUSTRATION.—If twenty Instalments be selected, the amount of each Instalment will be \$65.26 for each \$1,000 payable in one sum at maturity, the amount payable in Instalments aggregating \$1,305.20. If five of these Instalments, amounting to \$326.30, have been paid, and the next five be commuted to one sum, their Commuted Value when the sixth Instalment falls due will be \$907.84 ($\$326.30 \times .94942$). The eleventh and subsequent Instalments would be payable as they fell due. If, when the sixth Instalment fell due, the unpaid fifteen Instalments, amounting to \$978.90, be commuted to one sum, their Commuted Value would be \$602.44 ($\$978.90 \times .61774$).

NOTE.—While any owner of the Bond (either by the terms thereof or by assignment) is a minor, no loan can be made by the Company, except for the purpose of paying current Premiums; and before the Cash Surrender Value can be paid the interest of such minor must be released by a duly appointed legal guardian.

APPLICATION.

I hereby declare that I am not intemperate in the use of stimulants or narcotics.

I declare and warrant my foregoing answers, and also the answers made by me to the examiner, for the procuring of the above insurance, to be true, and I agree that they shall be the basis of my policy contract with the Company. I further agree that the policy hereby applied for shall become null and void if, within two years from the date thereof, I shall commit suicide while sane or insane; or within such period and without the written consent of the Company, shall reside in or travel to the Philippine Archipelago, or the Klondike Region, or reside or travel elsewhere than in the remaining portions of the United States and Canada, or in or to Europe, or be personally engaged in blasting, mining, submarine operations, or in the making of explosives, or in service on any railway train, or on a steam or sailing vessel, or in naval or army service in times of war.

This Bond will not be valid until Agent at Company's expense, has affixed and canceled U. S. revenue stamps for \$.....

CONTINUOUS INSTALMENT ENDOWMENT BOND.

No. 999,999.

AGE, 30

AGE BENEFICIARY, 30

THE MUTUAL BENEFIT LIFE INSURANCE COMPANY.

INCORPORATED BY THE STATE OF NEW JERSEY.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$442.80

This Bond Witnesseth, that THE MUTUAL BENEFIT LIFE INSURANCE COMPANY, in consideration of the statements and agreements in the application for this bond, which are hereby made a part of this contract, and of the sum of *Four Hundred and Forty-Two Dollars and Eighty cents*, the receipt of which is hereby acknowledged, and of the payment of a like sum on the *First* day of *January* in every year during the lifetime of the Insured, or until Twenty full years' Premiums shall have been paid, does insure the life of *John Jones*, of *Newark*, in the County of *Essex*, State of *New Jersey* (herein called the Insured) in the amount of *Ten Thousand* dollars, payable at its office in the City of *Newark*, New Jersey, in Twenty equal annual Instalments of \$500 to the said Insured, the first Instalment to be payable on the *first* day of *January*, *Nineteen Hundred and Twenty*. Should the said Insured live to receive the Twenty Instalments payable to him under the conditions hereof, the Company will continue to pay him annually the sum of \$500 during the remainder of his life, and after his death will continue such annual payments to *Mary Jones*, his wife, (herein called the Beneficiary) during *her* lifetime, in case *she* survives the said Insured. If the said Insured shall die before receiving all the Twenty Instalments herein provided for, the remainder of such Twenty Instalments shall be payable as they fall due, to the said Beneficiary, *her* executors, administrators or assigns, if the said Beneficiary survives the said Insured, otherwise to the executors, administrators or assigns of the said Insured.

Should the said Insured die before *January 1, 1920*, this Bond shall be payable to the said Beneficiary, *her* executors, administrators or assigns, if *she* survives the said Insured, otherwise to the executors, administrators or assigns of the Insured, the first Instal-

ment being payable immediately on receipt of due and satisfactory proof of interest and of the death of the said Insured. Should the said Beneficiary live to receive the Instalments, payable in either case to *her* as above provided, the Company will continue to pay *her* annually the sum of \$500 during the remainder of *her* life. Any indebtedness to the Company on this Bond and the balance, if any, of the then current year's Premium will be deducted from the amounts first payable under this contract.

Provided, That in case the said Premiums shall not be paid on or before the several days hereinbefore mentioned for the payment thereof, at the office of the Company in the City of Newark, or to the agents when they produce receipts signed by the President or Treasurer, then, and in every such case, this Bond shall cease and determine, subject to the provisions of the Company's nonforfeiture system as indorsed hereon, with accompanying table.

This Bond does not take effect until the first Premium shall have been actually paid during the lifetime of the Insured; nor are agents authorized to make, alter, or discharge this or any other contract in relation to the matter of this insurance, or to waive any forfeiture hereof, or to grant permits. Any error made in understating the age of the Insured or in overstating the age of the Beneficiary, will be adjusted by paying such amount as the Premiums paid would purchase at the table rate.

Upon return of this Bond to the Company accompanied by satisfactory evidence of the death of the said Beneficiary, the Company will reduce the future Annual Premiums to \$300.70 each.

No assignment of this Bond shall take effect until written notice thereof shall be given to the Company.

This Bond, while in force, will participate annually in the Company's distributions of surplus as ordered by the Directors until the first Twenty Instalments herein provided for shall have been paid.

This Bond, after two years, will be incontestable, except for nonpayment of Premium.

The Special Privileges printed on the third page hereof are hereby made a part of the Policy Contract.

In Witness Whereof, the said THE MUTUAL BENEFIT LIFE INSURANCE COMPANY has, by its President and Secretary, signed and delivered this contract at the City of Newark, in the State of New Jersey, this *first* day of *January*, one thousand nine hundred —

EDWARD L. DOBBINS,
Secretary.

AMZI DODD,
President.

NONFORFEITURE PROVISIONS.

Within three months from default in Premium payments, provided that not less than two full years' premiums shall have been paid, the owners of this Bond shall have the following options:

1. To surrender the Bond to the Company at Newark for its Cash Surrender value.

2. To surrender the Bond as above for a Nonparticipating Paid-up Bond payable at the times the original amount insured under this Bond would be payable if it had continued in force.

3. To have the Insurance Automatically Extended from date of default in Premium payments, without participation in surplus, for the full amount of the Bond and existing Dividend Additions, if any, without notice to the Company or surrender of the Bond. If the term of the Extended Insurance shall run to the end of the Endowment period, *January 1, 1900*, and if the Insured shall then be living, there shall be payable Pure Endowment Insurance as hereinafter provided.

The Cash Surrender Value, or the Paid-up or Extended and Pure Endowment Insurance herein provided for, shall be payable by the Company in Twenty equal annual Instalments, and if there be no indebtedness to the Company on this Bond, will be as shown in the accompanying Table. The extra Values of Dividend Additions, if any, will be computed and allowed on the same basis as those shown in the Table.

If there be any loan on the Bond it shall be deducted or paid off by the Company from or out of the commuted Cash Surrender Value, to be computed as if requested in conformity to the rule stated on the opposite page and under the above conditions the remainder, if any, will be paid in Cash or will be applied at Net Single Premium rates by the American Experience Mortality and interest at 3 per cent yearly to the purchase of Paid-up or Extended and Pure Endowment Insurance payable in Twenty equal annual Instalments.

The payment of the Twenty Instalments under either of the above options shall discharge the Company from all liability under this Bond.

If death shall occur within one year after the nonpayment of Premium and during the term of Extended Insurance, there shall be deducted from the amounts first payable any Premium that would have become due on this Bond if it had continued in force, and a sum equal to the amount of any indebtedness to the Company on this Bond at time of such nonpayment of Premium. If death shall occur after one year from date of nonpayment of Premium and within the period of Extended Insurance no deduction will be made from the sum insured.

Unless previously surrendered to the Company, this Bond may be reinstated at any time within three years from default in Premium payments, provided the Company is furnished with satisfactory evidence of insurability and all arrears with interest at not to exceed 6 per cent yearly shall be paid; but no such evidence of insurability will be required and no interest will be charged if the arrears shall be paid while the Insured is living and within one month from such default.

The Company at any time while the Bond is in force, will loan up to the limit secured by its Commuted Cash Surrender Value upon receipt of the Bond and a satisfactory Certificate of Loan. The rate of interest charged shall not exceed 6 per cent. The loan may be paid off at any time while the

and is in force. The Commuted Cash Surrender Value will be 76.619 per cent of the amount stated in the Table.

The following table shows the several Values of the Bond for the years stated, upon the assumption that all Premiums (less current Dividends) have been fully paid in cash, and that there is no loan on the Bond.

End of Year.	Cash Surrender Value. (Payable in Instalments.)	Extended Insurance. (Payable in Instalments.)			Paid-up Bond. (Payable in Instalments.)
		Years.	Days.	Pure Endowment.	
1st	\$ 604 00	7	46	.....	\$ 980
2d	975 00	11	186	.....	1,540
3d	1,350 10	15	208	.....	2,090
4th	1,757 10	16	.....	\$ 750	2,640
5th	2,169 80	14	.....	1,550	3,170
6th	2,596 00	13	.....	2,340	3,710
7th	3,039 40	12	.....	3,060	4,290
8th	3,498 50	11	.....	3,760	4,740
9th	3,974 50	10	.....	4,450	5,250
10th	4,468 40	9	.....	5,100	5,750
11th	4,980 80	8	.....	5,790	6,240
12th	5,512 80	7	.....	6,380	6,720
13th	6,065 50	6	.....	6,910	7,200
14th	6,640 00	5	.....	7,460	7,660
15th	7,237 70	4	.....	7,990	8,120
16th	7,860 50	3	.....	8,500	8,580
17th	8,510 10	2	.....	8,990	9,020
18th	9,189 10	1	.....	9,460	9,460
19th	10,000 00	.....	.....	10,000	10,000

SPECIAL PRIVILEGES.

Each Dividend to which this Bond may be entitled will be applied to the reduction of the cash premium, unless the Policy-holder shall prefer to apply it upon the "Addition" plan; except that Dividends accruing on and after the date when the first Instalment payable hereunder shall become due will be payable only in cash.

Under the "Addition" plan, Dividends are applied to the purchase of additional participating insurance, such insurance being purchased at the Company's regular single premium rates, according to the attained age of the Insured, and payable in Twenty equal annual Instalments at the same times as the original amount insured under this Bond will be payable.

Dividends applied upon the "Addition" plan effect a corresponding increase in the Surrender and Loan Values of the Bond.

When either of the first Twenty Instalments payable under this Bond shall fall due, the Company, if requested, will pay the then present or commuted value of the remainder of such Instalments computed at 8 per cent, interest compounded annually. The commutation of a part or the whole of the Twenty Instalments will not affect the amounts payable under this Bond after the term during which such Twenty Instalments would have been payable. If so directed by the Insured, the Company will not extend to the Beneficiary the privilege of commutation as above.

This Policy will not be valid until Agent, at Company's expense, has fixed and canceled U. S. revenue stamps for \$.....

20-YEAR ENDOWMENT POLICY.

No. 911,417.

AGE, 31

THE MUTUAL BENEFIT LIFE INSURANCE CO

INCORPORATED BY THE STATE OF NEW JERSEY.

AMOUNT, \$10,000.

PREMIUM, \$498.50

This Policy Witnesseth, that THE MUTUAL BENEFIT LIFE INSURANCE COMPANY, in consideration of the statements and agreements in the application for this Policy, which are hereby made a part of this contract, and of the sum of *Four Hundred and Ninety-eight Dollars and Fifty Cents*, the receipt of which is hereby acknowledged, and of the payment of a like sum on the *first* day of *January* in every year until *Twenty* full years' premiums shall have been paid, or until the death of the Insured, should that event sooner occur, does insure the life of *John Jones*, of *Newark*, in the County of *Essex*, State of *New Jersey* (herein called the Insured), in the amount of *Ten Thousand Dollars*, payable at its office in the City of Newark, New Jersey, to the said Insured on the *First* day of *January*, *Nineteen Hundred and Twenty*, or should he die before that time, then to his executors, administrators or assigns, upon due and satisfactory proof of interest and of the death of the said Insured, deducting therefrom all indebtedness to the Company on this Policy, together with the balance, if any, of the then current year's Premium.

Provided that in case the said Premiums shall not be paid on or before the several days hereinbefore mentioned for the payment thereof, at the office of the Company in the City of Newark, or to agents when they produce receipts signed by the President or Treasurer, then, and in every such case, this Policy shall cease and determine, subject to the provisions of the Company's Non-forfeiture System as indorsed hereon, with accompanying table.

This Policy does not take effect until the first Premium shall have been actually paid during the lifetime of the Insured, nor are Agents authorized to make, alter, or discharge this or any other contract in relation to the matter of this insurance, or to waive any forfeiture hereof, or to grant permits. Any error made in under-

stating the age of the Insured will be adjusted by paying such amount as the Premiums paid would purchase at the table rate.

No assignment of this Policy shall take effect until written notice thereof shall be given to the Company.

This Policy, while in force, will participate annually in the Company's distributions of surplus as ordered by the directors.

This Policy, after two years, will be incontestable except for nonpayment of Premium.

The special privileges printed on the third page hereof are hereby made a part of the Policy Contract.

In Witness Whereof, the said THE MUTUAL BENEFIT LIFE INSURANCE COMPANY has, by its President and Secretary, signed and delivered this Contract at the City of Newark, in the State of New Jersey, this *first* day of *January*, one thousand nine hundred.

EDWARD L. DOBBINS,
Secretary.

AMZI DODD,
President.

NONFORFEITURE PROVISIONS.

At the end of any Policy year during the whole of which this Policy shall have been in force, or within three months from default in Premium payments, provided that not less than two full years' Premiums shall have been paid, the owner shall have the following options:

1. To surrender the Policy to the Company at Newark for its Cash Surrender Value, to be computed by deducting one per cent of the amount insured by the Policy and Dividend Additions, if any, from the entire net reserve by the American Experience Mortality and interest at three per cent yearly. Any indebtedness to the Company on this Policy will be deducted from the Cash Surrender Value as above computed.

2. To surrender the Policy as above for a Nonparticipating Paid-up Policy payable at the time this Policy would be payable if continued in force.

3. To have the Insurance Automatically Extended from date of default in Premium payments, without participation in surplus, for the full amount of the Policy and existing dividend additions, if any, without notice to the Company or surrender of the Policy.

The amount of the Paid-up Policy, or the term of the Extended Insurance, will be such as the amount of the Cash Surrender Value of this Policy, less any indebtedness to the Company thereon, will purchase at net single premium rates by the American Experience Mortality and interest at three per cent yearly. If the sum to be applied to the purchase of Extended Insurance as aforesaid shall be more than sufficient to extend the insurance to the end of the endowment term, the excess shall be applied to the purchase of Pure Endowment Insurance, payable at the end of the term if the Insured be then living.

If death shall occur within one year after the nonpayment of Premium, and during the term of Extended Insurance, there shall be deducted from the amount payable any Premium that would have become due on this Policy if it had continued in force, and a sum equal to the amount of any indebtedness to the Company on this Policy at time of such nonpayment of Premium. If death shall occur after one year from date of nonpayment of Premium and within the period of Extended Insurance no deduction will be made from the sum insured.

Unless previously surrendered to the Company, this Policy may be reinstated at any time within three years from default in Premium payments, provided the Company is furnished with satisfactory evidence of insurability and all arrears with interest thereon at not to exceed six per cent yearly

shall be paid; but no such evidence of insurability will be required and no interest will be charged if the arrears shall be paid while the Insured is living and within one month from such default.

The Company at any time while the Policy is in force, will loan up to the limit secured by its Cash Surrender Value upon receipt of the Policy and satisfactory certificate of loan. The rate of interest charged shall not exceed six per cent. The loan may be paid off at any time while the Policy is in force.

The following table shows the several values of the Policy for the year stated, computed in accordance with the above Nonforfeiture Provision upon the assumption that all Premiums (less current dividends) have been fully paid in cash, and that there is no loan on the Policy,

At End of Year.	Cash Surrender Value. Loan Value.	Extended Insurance.			Paid-up Policy.
		Years.	Days.	Pure Endowment	
2d	3804 08	7	46	.....	3880
3d	975 00	11	185	.....	1,540
4th	1,359 70	15	208	.....	2,090
5th	1,757 16	15	0	8,780	2,640
6th	2,169 30	14	0	1,550	3,170
7th	2,596 60	13	0	2,920	3,710
8th	3,039 40	12	0	3,060	4,230
9th	3,498 50	11	0	3,760	4,740
10th	3,974 50	10	0	4,470	5,250
11th	4,468 40	9	0	5,100	5,750
12th	4,980 80	8	0	5,730	6,240
13th	5,512 80	7	0	6,330	6,720
14th	6,065 50	6	0	6,910	7,200
15th	6,640 00	5	0	7,460	7,660
16th	7,237 70	4	0	7,990	8,120
17th	7,860 50	3	0	8,500	8,580
18th	8,510 10	2	0	8,990	9,020
19th	9,189 10	1	0	9,460	9,460
20th	10,000 00		0	10,000	10,000

NOTE.—While any owner of the Policy (either by the terms thereof or by assignment) is a minor, no loan can be made by the Company except for the purpose of paying current Premiums; and before the Cash Surrender Value can be paid the interest of such minor must be released by a duly appointed legal guardian.

SPECIAL PRIVILEGES.

The Insured, at any time while this Policy is in force and not assigned, may avail himself of the following privileges by returning the Policy to the Company at Newark with his written request for the appropriate indorsement of the Policy by the Company.

1. To have the Beneficiary changed.
2. To have the whole, or any designated fraction of the proceeds of this Policy at its maturity retained by the Company until the death of the Beneficiary, the Company in the meantime to pay the Beneficiary an Annuity equal to three per cent. of the amount so retained, the first Annuity being payable one year after the maturity of this Policy, and the last Annuity payment to be a pro rata one for the expired fraction of the year in which the Beneficiary dies. At the time any Annuity becomes payable, the Beneficiary may withdraw the amount retained by the Company, in which case the Annuity payments will cease.
3. To have the proceeds of this Policy at its maturity paid in a specified number (not exceeding thirty) of equal Annual Instalments, the first Instalment being payable immediately. The following Table of Instalment Values shows the amounts payable in Instalments, also the Commutation Values if any of the next succeeding unpaid instalments to be commuted to one sum when any Instalment falls due.

This Bond will not be valid until Agent, at Company's expense, has a fixed and canceled U. S. revenue stamps for \$.....

20-PREMIUMS LIFE—CONTINUOUS INSTALMENT BONI

No. 964,864.

AGE INSURED, 31

AGE BENEFICIARY, 30

THE MUTUAL BENEFIT LIFE INSURANCE CO

INCORPORATED BY THE STATE OF NEW JERSEY.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$303.30

This Bond Witnesseth, that THE MUTUAL BENEFIT LIFE INSURANCE COMPANY, in consideration of the statements and agreements in the application for this Bond, which are hereby made a part of this contract, and of the sum of *Three Hundred and Three Dollars and Thirty cents*, the receipt of which is hereby acknowledged, and of the payment of a like sum on the *First day of January* in every year until *Twenty full years'* premiums shall have been paid, or until the death of the Insured, should that event sooner occur, does insure the life of *John Jones*, of *Newark*, in the County of *Essex*, State of *New Jersey* (herein called the Insured), in the amount of *Ten Thousand Dollars*, for the term of life, payable at its office in the City of Newark, New Jersey, in *Twenty equal annual instalments of \$500* to *Mary Jones*, his wife (herein called the beneficiary), *her* executors, administrators or assigns, if *she* survives the said Insured, otherwise to the executors, administrators or assigns of the Insured, the first instalment being payable immediately on receipt of due and satisfactory proof of interest and of the death of the said Insured, any indebtedness to the Company on this Bond and the balance, if any, of the then current year's premium being deducted from the amounts first payable under this contract. Should the said beneficiary live to receive the *Twenty Instalments of \$500 each*, payable to *her* as above provided, the Company will continue to pay *her* annually the sum of *\$500* during the remainder of her life.

Provided, that in case the said premiums shall not be paid on

or before the several days hereinbefore mentioned for the payment thereof, at the office of the Company in the City of Newark, or to agents when they produce receipts signed by the President or Treasurer, then, and in every such case, this Bond shall cease and determine, subject to the provisions of the Company's non-forfeiture system as indorsed hereon, with accompanying table.

This Bond does not take effect until the first premium shall have been actually paid during the lifetime of the Insured; nor are agents authorized to make, alter, or discharge this or any other contract in relation to the matter of this insurance, or to waive any forfeiture hereof, or to grant permits. Any error made in understating the age of the Insured or in overstating the age of the beneficiary, will be adjusted by paying such amount as the premiums paid would purchase at the table rate.

Upon return of this Bond to the Company accompanied by satisfactory evidence of the death of the said beneficiary, the Company will reduce the future *annual* premiums to \$277.50 each.

No assignment of this Bond shall take effect until written notice thereof shall be given to the Company.

This Bond, while in force, will participate annually in the Company's distributions of surplus as ordered by the directors until the first twenty instalments herein provided for shall have been paid.

This Bond, after two years, will be incontestable, except for nonpayment of premium.

The special privileges printed on the third page hereof are hereby made a part of the Policy contract.

In Witness Whereof, the said THE MUTUAL BENEFIT LIFE INSURANCE COMPANY has, by its President and Secretary, signed and delivered this Contract at the City of Newark, in the State of New Jersey, this *first* day of *January*, one thousand nine hundred.

EDWARD L. DOBBINS,
Secretary.

AMZI DODD,
President.

NONFORFEITURE PROVISIONS:

At the end of any Policy year during the whole of which this Bond shall have been in force and before any part of same shall have become due and payable, or within three months from default in premium payments, provided that not less than two full years' premiums shall have been paid, the owner shall have the following options:

1. To surrender the Bond to the Company at Newark for its cash surrender value.

2. To surrender the Bond as above for a Nonparticipating Paid-up Bond payable at the times the original amount Insured under this Bond would be payable if it had continued in force.

3. To have the Insurance Automatically Extended from date of default in premium payments, without participation in surplus, for the full amount of the Bond and existing Dividend Additions, if any, without notice to the Company or surrender of the Bond.

The Cash Surrender Value, or the Paid-up or Extended Insurance herein provided for, shall be payable by the Company in twenty equal annual Instalments, and if there be no indebtedness to the Company on this Bond, will be as shown in the accompanying Table. Values for periods not shown in the Table, and the extra values of Dividend Additions, if any, will be computed and allowed on the same basis as those shown in the Table.

If there be any loan on the Bond it shall be deducted or paid off by the Company from or out of the commuted Cash Surrender Value, to be computed as if requested in conformity to the rule stated on the opposite page, and under the above conditions the remainder, if any, will be paid in Cash or will be applied at Net Single Premium rates by the American Experience Mortality and interest at three per cent yearly to the purchase of Paid-up or extended Insurance payable in Twenty equal annual Instalments.

The payment of the Twenty Instalments under either of the above options shall discharge the Company from all liability under this Bond.

If death shall occur within one year after the nonpayment of Premium and during the term of Extended Insurance, there shall be deducted from the amounts first payable any Premium that would have become due on this Bond if it had continued in force, and a sum equal to the amount of any indebtedness to the Company on this Bond at time of such nonpayment of premium. If death shall occur after one year from date of nonpayment of premium and within the period of Extended Insurance no deduction will be made from the sum Insured.

Unless previously surrendered to the Company, this Bond may be reinstated at any time within three years from default in premium payments, provided the Company is furnished with satisfactory evidence of insurability and all arrears with interest at not to exceed six per cent yearly shall be paid; but no such evidence of insurability will be required and no interest will be charged if the arrears shall be paid while the Insured is living and within one month from such default.

The Company at any time while the Bond is in force, will loan up to the limit secured by its Commuted Cash Surrender Value upon receipt of the Bond and a satisfactory Certificate of Loan. The rate of interest charged shall not exceed six per cent. The loan may be paid off at any time while the Bond is in force. The Commuted Cash Surrender Value will be 76.619 per cent of the amount stated in the Table.

THE FOLLOWING TABLE

Shows the several values of the Bond for the years stated, upon the assumption that all Premiums (less current Dividends) have been fully paid each, and that there is no loan on the Bond.

At End of Year.	Cash Surrender Value. (Payable in Instalments.)	Extended Insurance. (Payable in Instalments.)		Paid-up Bond. (Payable in Instalments.)
		Years.	Days.	
2d	\$347 20	8	360	8800
3d	582 00	6	265	1,310
4th	824 60	9	144	1,880
5th	1,075 20	11	840	2,840
6th	1,334 00	14	73	2,850
7th	1,601 40	16	61	3,360
8th	1,877 70	17	311	3,860
9th	2,163 10	19	106	4,870
10th	2,457 80	20	192	4,870
11th	2,762 40	21	220	5,870
12th	3,076 80	22	203	5,870
13th	3,401 60	23	155	6,870
14th	3,737 00	24	90	6,860
15th	4,083 30	25	26	7,860
16th	4,441 10	25	349	7,860
17th	4,810 70	26	353	8,340
18th	5,193 10	28	80	8,840
19th	5,588 90	29	345	9,330
20th	5,999 20	Paid-up.		10,000
25th	6,567 20			

NOTE.—While any owner of the Bond (either by the terms thereof or by assignment) is a minor, no loan can be made by the Company, except for the purpose of paying current Premiums; and, before the Cash Surrender Value can be paid, the interest of such minor must be released by a duly appointed legal guardian.

SPECIAL PRIVILEGES.

Each Dividend to which this Bond may be entitled will be applied to the reduction of the cash premium, or paid in cash if the Bond be a paid-up one, unless the Policy-holder shall prefer to apply it upon the "Addition" plan; except that Dividends accruing on and after the date when the first Instalment payable hereunder shall become due will be payable only in cash.

Under the "Addition" plan, Dividends are applied to the purchase of additional participating insurance, such insurance being purchased at the Company's regular single premium rates, according to the attained age of the Insured, and payable in Twenty equal annual Instalments at the same times as the original amount insured under this Bond will be payable.

Dividends applied upon the "Addition" plan effect a corresponding increase in the Surrender and Loan Values of the Bond.

When either of the first Twenty Instalments payable under this Bond shall fall due, the Company, if requested, will pay the then present or commuted value of the remainder of such instalments computed at three per cent interest compounded annually. The commutation of a part or the whole of the Twenty Instalments will not affect the amounts payable under this Bond after the term during which such Twenty Instalments would have been payable. If so directed by the Insured, the Company will not extend to the Beneficiary the privilege of commutation as above.

**SUPPLEMENTAL AGREEMENT.—Form C.
CONTINUOUS INSTALMENTS.**

**THE MUTUAL BENEFIT LIFE INSURANCE CO.
NEWARK, N. J.**

POLICY No. LIFE OF

It is understood and agreed, that, unless otherwise directed by the Insured in writing, the Company, on the maturity of this Policy, will, if requested, pay either Ten, Fifteen, Twenty, Twenty-five or Thirty Equal Annual Instalments (as may be specified by the Beneficiary) of an amount shown by the table printed on the back hereof, corresponding to the age of the Beneficiary at the time the Policy becomes a claim, the first Instalment being payable immediately. Such Instalments will be increased by such Annual Dividends as may be apportioned by the Company. If the Beneficiary shall live to receive the full number of Instalments as above, the Company will continue to pay annually a like sum, but without participation in surplus, during the after-lifetime of the Beneficiary. The death of the Beneficiary after the full number of Instalments as above shall have been paid shall terminate the liability of the Company. If the Beneficiary shall die before receiving the full number of such instalments as above determined, the remainder thereof shall be payable as they fall due, to the executors, administrators or assigns of the Beneficiary, and in this case the payment in all of either the Ten, Fifteen, Twenty, Twenty-five or Thirty Instalments, as shall have been specified, shall discharge the Company from all liability under this Agreement.

When either of the specified Ten, Fifteen, Twenty, Twenty-five or Thirty Instalments, payable under this Agreement shall fall due, the Company, if requested, will pay the then present or commuted value of the remainder of such Instalments computed at 3 per cent interest compounded annually. The commutation of a part or the whole of such Instalments will not affect the amounts payable under this Agreement after the term during which such Instalments would have been payable.

* * * * *

.....
Secretary.

.....
President.

If such an Agreement should be attached to an Endowment Policy and if at the maturity of the Policy as an Endowment the Insured is 60 years old; he may avail himself of either mode of settlement stipulated in the Policy, or he may receive under the Supplemental Agreement Continuous Annual Instalments of \$60.30 for each \$1,000 payable in one sum. If he shall die before Twenty of these Instalments shall have been paid, the remainder of the Twenty Instalments shall be payable to his estate. The first Twenty Instalments will be increased by such Annual Dividends as may be apportioned. Instead of Twenty Instalments being certainly payable, either Ten, Fifteen, Twenty-five or Thirty may be selected. If Thirty, the amount of the Annual Instalment would be \$48.92. In either case the Instalments certainly payable would be increased by such dividends as might be apportioned. If either an Endowment or a Life Policy shall become a claim by the death of the Insured, settlement will be made under either mode provided in the Policy, or the Beneficiary may receive Continuous Instalments as provided in the Supplemental Agreement as above explained.

AMZI DODD, President.

20-PAYMENT LIFE POLICY.

No.

AGE, 30.

THE MUTUAL LIFE INSURANCE COMPANY
OF KENTUCKY,
LOUISVILLE.

AMOUNT, \$10,000.

PREMIUM, \$310.30

Hereby Agrees and promises to pay the sum of *Ten Thousand Dollars* at its Home Office in the City of Louisville, Ky. (less balance of the current year's premium and any indebtedness on account of the policy), upon completion and proof of the death of *Tal P. Shaffner*, of *Louisville*, in the State of *Kentucky*, whose life is insured for the term of one year from the date hereof. Subject to the above provision the sum insured is payable to *his estate*.

This policy is issued in consideration of the application therefor, which is hereby referred to and made a part of this contract, and of the payment at its Home Office in the City of Louisville, Ky., or to its authorized agent, of the *Annual* premium of *Three Hundred and Ten and $\frac{10}{100}$ Dollars*, on or before the *1st* day of *May*. At the expiration of the year for which insurance is hereunder provided, this policy will be converted into a contract of insurance for life by payment to the Company of the sum of *Three Hundred and Ten and $\frac{10}{100}$ Dollars*, on or before the *1st* day of *May*, in each year until 10 full annual premiums shall have been paid on the converted policy, unless the death of the Insured shall sooner occur, and the sum hereby insured shall be due and payable to the legal beneficiary herein, whenever satisfactory proof of the death of the Insured is received by the Company, subject to the following conditions:

This policy shall not take effect or become binding on the Company until delivered and the first premium hereon paid during the lifetime and good health of the Insured.

This policy being converted into a life policy, the following table gives the amount of paid-up insurance, cash value (or extension, if applied for), after two or more full annual premiums have

been paid in cash on the converted policy, there being no existing indebtedness.

Years.	Paid-up Policy.	Guaranteed Cash Value.	Extension, if Applied for.		Years.	Paid-up Policy.	Guaranteed Cash Value.	Extension, if Applied for.	
			Years	Mos.				Years	Mos.
2	\$1,090	\$410	4	3	11	\$5,740	\$2,440	21	0
3	1,550	580	6	7	12	6,270	2,770	22	1
4	2,070	770	9	0	13	6,800	3,120	23	0
5	2,590	950	11	1	14	7,330	3,470	24	10
6	3,120	1,150	13	2	15	7,860	3,790	25	7
7	3,640	1,370	15	1	16	8,390	4,120	26	4
8	4,160	1,600	16	10	17	8,920	4,460	27	0
9	4,690	1,850	18	5	18	9,460	4,810	28	9
10	5,220	2,130	19	10	19	10,000	4,980	Paid-up.	

Loan value 90 per cent of cash value, when said 90 per cent exceeds \$50.

If any premium or part of premium on this policy, or any note given therefor, shall not be paid in full on or before the days on which they become due at the office of the Company in the City of Louisville, Ky., or to an agent, producing the receipt of the Company, signed by the President or Secretary, the policy shall then become void, except as specified in the above table. This policy shall share in the distribution of surplus funds as apportioned by the Company at the end of such periods as shall be elected in the application for this policy.

It is agreed that on the maturity of this policy for \$70,000 and not otherwise, instead of the payment in one sum, the Insured on written notice to the Company at any time while this policy is in force, shall have the right to require the payment of the said sum in twenty (20) annual instalments of \$500 each, the first instalment being payable upon satisfactory proof of death, and subsequent instalments annually thereafter, and in addition to these amounts, a further sum of \$5,000 twenty years after the death of the Insured in full satisfaction of this policy.

The above option not having been exercised by the Insured, the beneficiary, on the maturity of this policy, shall have the right to receive the amount in one sum, or by instalments in the manner provided above, but when any instalment is due, on written request to the Company, the remaining amounts will be paid in one sum, discounted at the rate of interest fixed by the State of Kentucky as the standard of reserve computation at the date the policy was issued.

Should the beneficiary die before receiving all the amount payable hereunder, the remaining amounts shall be discounted as above and paid in one sum to the executor or administrator of such beneficiary.

Should, however, no beneficiary be nominated by the Insured or should there be any indebtedness to this Company under the policy in excess of one annual instalment, the amount due hereunder shall be paid in one sum.

No person, except the President or Secretary, is authorized to make, alter or discharge contracts or waive forfeitures.

No suit shall be brought or maintained against the Company on any claim under this policy unless commenced within one year from the time when the right of action accrues, and within one year from the death of the Insured.

This policy is issued and accepted upon express condition that the said *Tal P. Shaffner* may, with consent of the Company, at any time assign it, or before assignment, change the beneficiaries therein. If any claim be made under an assignment, proof of interest to the extent of the claim may be required.

This policy is incontestable, except for nonpayment of premium.

In Witness Whereof, THE MUTUAL LIFE INSURANCE COMPANY OF KENTUCKY has caused this policy to be signed by the President and Secretary at its office in the City of Louisville, Ky., on the 1st of May, 1900.

DAVID MERIWETHER,

Secretary.

GEORGE W. MORRIS,

President.

APPLICATION.

I hereby warrant that I am not intemperate in the use of stimulants or narcotics. I agree that the answers given herewith to the questions of the Agent and Examiner, which I declare and warrant to be true, shall be the basis of my contract with the Company.

20 PREMIUMS LIFE 20 YEARS DISTRIBUTION POLICY.

No. 1.

AGE, 85 YEARS.

THE MUTUAL LIFE INSURANCE COMPANY
OF NEW YORK.

AMOUNT, \$10,000.

PREMIUM, \$368.70.

In Consideration of the application for this Policy, which is hereby made a part of this Contract, promises to pay at its head office in the City of New York unto *John Doe*, of *New York*, in the County of *New York*, State of *New York*, his executors, administrators or assigns, *Ten Thousand* Dollars, upon acceptance of satisfactory proofs at its head office of the death of *John Doe* during the continuance of this Policy, upon the following conditions, and subject to the provisions, requirements and benefits stated on the back of this Policy, which are hereby referred to and made part hereof:

The annual premium of *Three Hundred and Sixty-eight* Dollars and *Seventy* Cents shall be paid in advance on the delivery of this Policy, and thereafter to the Company at its Head Office in the City of New York, on the *First* day of *January* in every year during the continuance of this Contract, until premiums for *Twenty* full years have been duly paid.

The receipt of the first payment of premium hereon is acknowledged.

In Witness Whereof, the said THE MUTUAL LIFE INSURANCE COMPANY of New York has caused this Policy to be signed by its President and Secretary, at its office in the City of New York, the *First* day of *January*, A. D. one thousand eight hundred and ninety-nine.

W. J. EASTON,

Secretary.

RICHARD A. McCURDY,

President.

The internal revenue stamp hereto affixed should be cancelled at the time of payment of the first premium.

PROVISIONS, REQUIREMENTS AND BENEFITS.

PREMIUMS.—Each premium is due and payable at the head office of the company in the city of New York, but will be accepted elsewhere when duly paid in exchange for the company's receipt, signed by the president or secretary. That part of the year's premium, if any, not due and unpaid at maturity of this policy shall be deducted from the amount of the claim.

GRACE IN PAYMENT OF PREMIUMS.—After this policy has been in force one year, thirty days of grace will be allowed in payment of premiums with interest for the time taken at the rate of 5 per cent per annum, during which time this policy shall remain in force for the full amount.

AUTOMATIC PAID-UP INSURANCE.—After three full years' premiums have been paid, this policy, upon the nonpayment of any subsequent premium, will become a nonparticipating policy for paid-up insurance for the amount stated in the table below for the end of the last year for which complete annual premiums have been paid; provided there be no unpaid loan hereon.

EXTENDED INSURANCE.—After three full years' premiums have been paid, upon the nonpayment of any subsequent premium, within the thirty days of grace, or on satisfactory medical examination within twelve months from the due date of premium, if this policy be surrendered, the company will issue in lieu thereof a nonparticipating policy for paid-up insurance for the full amount, to cease after the number of years and months stated in the table below for the end of the last year for which complete annual premiums have been paid; provided there be no unpaid loan hereon.

CASH SURRENDER VALUE.—After three full years' premiums have been paid, upon the nonpayment of any subsequent premium on the date called for in the policy and within sixty days thereafter, or at any time after all premiums required have been paid, this policy may be surrendered and the company will pay therefor, within sixty days from the date of such surrender, the amount stated in the table below for the end of the last completed policy year, deducting any unpaid loan hereon.

LOANS.—After this policy shall have been in force three full years, the company, within sixty days after written application, and upon the assignment of this policy as security, will, in conformity with its rules then in force, loan amounts as stated in the table below for the end of the last expired policy year, with interest in advance at the rate of 5 per cent per annum; provided, (1) That the total sum loaned shall not exceed the amount set opposite the expired year; (2) that premiums be fully paid to the end of the policy year in which the loan falls due; (3) that in any settlement of this policy all outstanding indebtedness must be paid.

SURPLUS.—The first distributive share of surplus shall be apportioned to this policy if in force at the expiration of twenty years from date. Subsequent distributions shall be made annually during the continuance of this policy and the share of this policy shall be paid in cash.

OPTIONS.—At the end of twenty years the surplus apportioned can be

First. Drawn in cash, this policy continuing as a paid-up participating policy for the full amount; or

Second. Applied to the purchase of an annuity on the life of the Insured, or on the life of any other person nominated by the legal holder hereof, this policy continuing as a paid-up participating policy for the full amount; or

Third. Applied to purchase additional paid-up insurance on satisfactory medical examination, and the combined amounts be continued as paid-up participating insurance. If two years' previous notice of the selection of this option shall have been given to the company, the surplus shall be so applied without examination; or

Fourth. Be added to the surrender value and the total sum be drawn in cash; or

Fifth. Applied together with the cash surrender value to the purchase of an annuity on the life of the Insured or on the life of any other person nominated by the legal holder hereof.

RESIDENCE, TRAVEL AND OCCUPATION.—This policy is free from restrictions as to residence, travel and occupation, after two years from date, except military or naval service in time of war, for which permission must be obtained, at the company's regular rates.

ADMISSION OF AGE.—The company will admit the age of the Insured upon satisfactory proof; failing such proof, if the age shall have been understated, the amount of insurance or other benefit will be equitably adjusted.

INCONTESTABILITY.—After two years from date of issue, this policy shall be incontestable if the premiums have been duly paid.

NOTICE.—No person, except an executive officer of the company or its secretary at its head office in New York, has power on behalf of the company to make, modify or alter this contract, to extend the time for paying a premium, to bind the company by making any promise or by accepting any representation or information not contained in the application for this contract. Any interlineations, additions or erasures must be attested by the signature of one of the above named officers. Proofs of death will be required on the forms prescribed by the company, which will be furnished on request.

ASSIGNMENTS.—The company declines to notice any assignment of this policy until the original assignment, or a duplicate or certified copy thereof, shall

be filed in the company's head office. The company will not assume any

	Cash Surrender Value.	Loans.

APPLICATION.

THIS APPLICATION MADE TO THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK is the basis and a part of a proposed contract for insurance, subject to the charter of the company and the laws of the State of New York. I hereby agree that all the following statements and answers, and all those that I make to the company's medical examiner, in continuation of this application, are by me warranted to be true, and are offered to the company as a consideration of the contract, which I hereby agree to accept, and which shall not take effect until the first premium shall have been paid, during my continuance in good health, and the Policy shall have been signed by the Secretary of the Company and issued. I further agree that in any distribution of surplus, the principles and methods which may then be in use by the Company for such distribution and its determination of the amount apportioned to such Policy shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest in the contract.

I Herewith Warrant and Agree that during the next two years following the date of issue of the Contract of Insurance for which application is hereby made, I will not travel or reside in any part of the Torrid Zone or north of the parallel of 40° north latitude, and will not engage in any of the following extra hazard-

ous occupations or employments: Retailing intoxicating liquors, handling electric wires and dynamos, blasting, mining, submarine labor, aeronautical ascensions, the manufacture of highly explosive substances, service upon any railroad train or track, or in switching or in coupling cars, or on any steam or other vessel unless written permission is expressly granted by the company.

I further warrant and agree that I will not engage in any military or naval service in time of war, during the continuance of the said contract, without first obtaining written permission from the Company.

I also warrant and agree that I will not die by my own act, whether sane or insane, during the period of one year next following said date of issue.

I have paid \$—— to the subscribing Soliciting Agent, who has furnished me with a binding receipt therefor, signed by the Secretary of the Company, making the insurance in force from this date, provided this application shall be approved, and the Policy duly signed by the Secretary, at the Head Office of the Company and issued.

JOINT INCOME—INSTALMENT ENDOWMENT
POLICY.

No. 999,999.

AGES 35 INSURED, 35 BENEFICIARY.

THE MUTUAL LIFE INSURANCE COMPANY,
OF NEW YORK.

AMOUNT \$10,000.00.

ANNUAL PREMIUM FOR 30 YEARS, \$292.40..

In Consideration of the application for this Policy, which is hereby made a part of this contract, promises to pay *Ten Thousand* Dollars, in equal annual instalments, without interest, provided that *Henry Clay*, hereinafter known as the Insured, of *Chicago*, in the County of *Cook*, State of *Illinois*, shall be living on the *ninth* day of *September*, 1930, or in case of the previous death of said Insured, upon acceptance at the Head Office of the Company in the City of New York of satisfactory proofs of such death, such payments shall be made in accordance with the terms of the Annuity Contract to be issued in lieu hereof as hereinafter provided.

The Beneficiary under this Policy is *Sarah Clay*, wife of the insured.

This Policy is subject to the provisions, requirements and benefits endorsed hereon, and attached hereto, which are hereby referred to and made part hereof, and is issued upon the condition that the annual premium of *Two Hundred and Ninety-two* Dollars and *forty* Cents shall be paid in advance on the delivery of this Policy, and thereafter to the Company, at its head office in the City of New York, on the *ninth* day of *September*, in every year during the continuance of this Policy.

The receipt of the first payment of premium hereon is acknowledged.

In Witness Whereof, the said THE MUTUAL LIFE INSURANCE COMPANY, OF NEW YORK has caused this Policy to be signed by its President and Secretary, at its office in the City of New York, the *ninth* day of *September*, A. D. one thousand nine hundred.

W. J. EASTON,
Secretary.

RICHARD A. MCCURDY,
President.

PROVISIONS, REQUIREMENTS AND BENEFITS.

ANNUITY CONTRACT.—Upon surrender of this policy on or after the first date mentioned herein, or upon surrender after acceptance by the Company of satisfactory proofs of the prior death of the insured, the Company will issue a non-participating annuity contract, the single premium for which shall be entered on the Company's books as settlement of an endowment or death claim under this policy, as the case may be. The said annuity contract shall provide as follows:

a. If the insured or beneficiary be living at the date of said annuity contract the Company will pay to the insured, or if not then living, to the beneficiary, on such date, a first instalment equal to five per cent of the amount of this policy, and thereafter on each anniversary of said date an instalment of like amount, without interest, until twenty such instalments shall have been paid, and furthermore the Company will continue the payment of such annuity in like instalments throughout the remaining lifetime of said insured or beneficiary, terminating with the last annual payment preceding the death of the last survivor.

Should the last survivor die during the continuance of said annuity contract and before the completed payment of said twenty annual instalments, the Company will pay the remainder thereof, as they become due to the executors or administrators of *Henry Clay*.

b. If neither the insured nor the beneficiary be living at the date of said annuity contract, the Company will pay twenty instalments only, as above described, to the executors or administrators of the insured.

PREMIUMS.—Each premium is due and payable at the Head Office of the Company in the City of New York, but will be accepted elsewhere when duly paid in exchange for the Company's receipt signed by the President or Secretary. That part of the year's premium, if any, not due and unpaid at the death of the insured shall be deducted from the amount of the first instalments payable.

On acceptance of satisfactory proofs of the death of the beneficiary during the lifetime of the insured and the return of this policy for proper endorsement, the Company will reduce the future annual premiums hereon to \$273.30 each.

GRACE IN PAYMENT OF PREMIUMS.—After this policy has been in force one year, thirty days of grace will be allowed in payment of premiums, with interest for the time taken at the rate of five per cent per annum, during which time this policy shall remain in force for the full amount.

AUTOMATIC PAID-UP INSURANCE.—After three full year's premiums shall have been paid, upon the non-payment of any subsequent premium, this policy will become a non-participating paid-up policy for the reduced amount provided for in the Table of Guarantees attached hereto; such amount to be paid in instalments as hereinbefore provided; on the further condition that there be no unpaid loan hereon. Said table shall contain the guarantees applicable to this policy for the end of the last year for which complete annual premiums have been paid, according to the figures for such guarantees as prepared by the Company for the plan and age of insured under this policy.

CASH SURRENDER VALUE.—After three full years' premiums have been paid, upon the non-payment of any subsequent premium on the date

called for in the policy and within sixty days thereafter, this policy may be surrendered and the Company will pay therefor, within sixty days from the date of such surrender, the amount as provided in the table attached hereto; after deducting any unpaid loan hereon. Said table shall contain the guarantees applicable to this policy for the end of the last completed policy year, according to the figures for such guarantees as prepared by the Company for the plan and age of insured under this policy.

LOANS.—After this policy shall have been in force three full years, the Company, within sixty days after written application, and upon the assignment of this policy as security, will in conformity with its rules then in force, loan amounts within the limits of the cash surrender value, with interest in advance at the rate of five per cent per annum, provided: (1) that premiums be fully paid to the end of the policy year in which the loan falls due; (2) that in any settlement of this policy all outstanding indebtedness hereon shall be paid.

SURPLUS.—The first distributive share of surplus shall be apportioned to this policy, if in force, at the expiration of 20 years from date, and may be drawn in cash or be applied to purchase an annuity. Subsequent distributions shall be made annually while this policy remains in force by due payment of premiums.

RESIDENCE, TRAVEL AND OCCUPATION.—This policy is free from restrictions as to residence, travel and occupation, after two years from date, except military or naval service in time of war, for which permission must be obtained at the Company's regular rates.

ADMISSION OF AGE.—If the age of either the insured or beneficiary as stated in the application shall be hereafter found to be incorrect, thereby causing an insufficient premium to be charged hereon, the amount of insurance or other benefit will be equitably adjusted.

INCONTESTABILITY.—After two years from date of issue, this policy shall be incontestable if the premiums have been duly paid.

NOTICE.—No person, except an Executive Officer of the Company or its Secretary at its Head Office in New York, has power on behalf of the Company to make, modify or alter this contract, to extend the time for paying a premium, to bind the Company by making any promise or by accepting any representation or information not contained in the application for this contract. Any interlineations, additions or erasures must be attested by the signature of one of the above named officers. Proofs of death will be required on the forms prescribed by the Company which will be furnished on request.

ASSIGNMENTS.—The Company declines to notice any assignment of this policy until the original assignment, or a duplicate or certified copy thereof shall be filed in the Company's Head Office. The Company will not assume any responsibility for the validity of an assignment. No assignment or hypothecation of this policy, or of any part thereof or interest therein, or of any instalment accruing thereon, made by the beneficiary without the written concurrence of the insured shall be valid, and if assigned without such concurrence no payment shall be made by the Company during the

lifetime of the beneficiary, and after the death of the insured, except to the beneficiary within named, personally, or upon his or her order for each payment as the same may become due.

W. J. EASTON, *Secretary*.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK,

RICHARD A. MCCURDY, PRESIDENT.

TABLE OF GUARANTEES.

Age of Insured, 35. \$1,000. Joint Income Instalment Endowment.

For End of Year.	Automatic Paid-up In- surance to be Settled in Instalments.	Cash Surrender Value.	For End of Year.	Automatic Paid-up In- surance to be Settled in Instalments.	Cash Surrender Value.
3d.....	\$100.00	\$25	17th.....	\$566.66	\$287
4th.....	133.33	40	18th.....	599.99	313
5th.....	166.67	55	19th.....	633.33	341
6th.....	200.00	69	20th.....	666.66	370
7th.....	233.33	85	21st.....	699.99	396
8th.....	266.66	101	22d.....	733.33	423
9th.....	300.00	119	23d.....	766.66	452
10th.....	333.33	136	24th.....	799.99	482
11th.....	366.66	155	25th.....	833.33	513
12th.....	400.00	174	26th.....	866.66	546
13th.....	433.33	194	27th.....	899.99	581
14th.....	466.66	216	28th.....	933.32	618
15th.....	500.00	238	29th.....	966.66	657
16th.....	533.33	262	30th.....	.....	.....

NOTE.—The amounts of Paid-up Insurance and Cash Values stated above, are on the basis of \$1,000 of insurance and apply *pro rata* to the amount insured by this policy.

W. J. EASTON,
Secretary.

5 PER CENT TWENTY-YEAR GOLD BOND POLICY.

No 99,999.

AGE, 35 YEARS.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

AMOUNT, \$10,000.

ANNUAL DEPOSITS FOR LIFE, \$363.80.

Promises to Deliver to *Jane Doe, Wife of John Doe*, the Insured, of *Chicago*, in the County of *Cook*, State of *Illinois*, her executors, administrators or assigns, *Ten* Bonds, each of the denomination of One Thousand Dollars, to be issued by this Company, and payable twenty years from the first day of January or July next ensuing the date thereof, in gold coin of the United States of America of the present standard of weight and fineness, with interest thereon at the rate of 5 per centum per annum payable in like gold coin semi-annually on the first days of January and July.

The delivery of the bonds shall be conditional upon the surrender of this contract after it shall have been maintained in full force and effect until its termination, and the acceptance of satisfactory proofs of the death of the said *John Doe*, of *Chicago*, in the County of *Cook*, State of *Illinois*, the person subscribing to the proposal for this contract and known herein as the Insured, which proposal is of the essence of this mutual obligation.

This contract is subject to the mutual agreements endorsed hereon, and is issued upon the condition that on its delivery there shall be deposited with the Company the sum of *Three Hundred and Sixty-three* Dollars and *Eighty* cents in gold coin as above described and that a deposit in gold coin of a like amount shall be made thereafter on the *twenty-first* day of January in every year during the continuance of this contract.

The receipt of the first deposit hereon is acknowledged.

New York, *January 21, 1901.*

W. J. EASTON,

Secretary.

RICHARD A. MCCURDY,

President.

MUTUAL AGREEMENTS

DEPOSITS.—Each deposit is to be made at the head office of the Company in the city of New York, but will be accepted elsewhere when duly made in exchange for the Company's receipt signed by the President or Secretary.

GRACE IN MAKING THE DEPOSITS.—A grace of thirty days will be allowed in the payment of all renewal deposits. Interest at the rate of per cent per annum will be charged for the grace period taken and the contract shall remain in full force and effect during such period, provided that in case of the death of the Insured during any such period the amount of the deferred deposit and interest shall be paid in cash before the delivery of the bonds as hereinbefore provided.

AUTOMATIC PAID-UP INSURANCE.—After three full years' deposits have been made hereon, upon the failure to make any subsequent deposit this contract will become a nonparticipating gold coin contract for paid-up life insurance, payable in one sum on the death of the Insured, for the amount provided for in the Table of Guarantees attached hereto, for the end of the last year for which complete annual deposits shall have been made, provided there be no unpaid loan hereon. Said table shall contain the guaranties applicable to this contract for the end of the last year for which complete annual deposits shall have been made, according to the figures for such guaranties as prepared by the Company for the plan and age of Insured under this contract.

EXTENDED INSURANCE.—After three full years' deposits have been made hereon, upon the failure to make any subsequent deposit, if this contract be surrendered within the thirty days of grace, or on satisfactory medical examination within twelve months from the due date of the deposit the Company will issue in lieu thereof a paid-up nonparticipating contract providing for the delivery of the gold bonds herein mentioned if the Insured shall die within the number of years and months provided for in the Table of Guarantees attached hereto for the end of the last year for which complete annual deposits shall have been made, and not otherwise; provided there be no unpaid loan hereon. Said table shall contain the guaranties applicable to this contract for the end of the last year for which complete annual deposits shall have been made, according to the figures for such guaranties as prepared by the Company for the plan and age of Insured under this contract.

CASH SURRENDER VALUE.—After three full years' deposits have been made hereon, upon the failure to make any subsequent deposit on the date called for in this contract, and within sixty days thereafter, this contract may be surrendered and the Company will pay therefor, within sixty days from the date of such surrender, the amount in gold coin as provided in the Table of Guarantees attached hereto for the end of the last year for which complete annual deposits shall have been made, deducting any unpaid loan hereon. Said table shall contain the guaranties applicable to this contract for the end of the last year for which complete annual deposits shall have been made, according to the figures of such guaranties as prepared by the Company for the plan and age of the Insured under this contract.

LOANS.—After this contract shall have been in force three full years, within sixty days after written application, and upon the assignment of this contract as security, the Company will, in conformity with its rules as then in force, loan amounts within the limits of the cash surrender value, with interest in advance, at the rate of 5 per cent per annum, provided: (1) That the deposits be fully made to the end of the contract year in which the loan falls due; (2) that in any settlement of this contract all outstanding indebtedness hereon to the Company must be paid. All payments hereon of loans and interest shall be made in gold coin.

SURPLUS.—The first distributive share of surplus shall be apportioned to this contract if in force at the expiration of twenty years from date, and can be: (1) Drawn in gold coin; or (2) applied to the reduction of subsequent deposits; or (3) applied on satisfactory medical examination to purchase additional paid-up insurance payable in one sum in gold coin on the death of the Insured. If two years' notice of the selection of the third option be given to the Company, the surplus shall be so applied without examination. Subsequent distributions shall be made annually during the continuance of this contract.

RESIDENCE, TRAVEL AND OCCUPATION.—This contract is free from restrictions as to residence, travel and occupation, after two years from date, except military or naval service in time of war, for which permission must be obtained, at the Company's regular rates.

ADMISSION OF AGE.—The Company will admit the age of the Insured upon satisfactory proof; failing such proof, if the age shall have been understated, the amount of insurance or other benefit will be equitably adjusted.

INCONTESTABILITY.—After two years from date of issue, this contract shall be incontestable if the deposits shall have been duly made.

NOTICE.—No person, except an Executive Officer of the Company or its Secretary at its Head Office in New York, has power on behalf of the Company to make, modify or alter this contract, to extend the time for making any deposit, to bind the Company by making any promise or by accepting any representation or information not contained in the application for this contract. Any interlineations, additions or erasures must be attested by the signature of one of the above named officers. Proofs of death will be required on forms prescribed by the Company, which will be furnished on request.

ASSIGNMENTS.—The Company declines to notice any assignment of this contract until the original assignment, or a duplicate or certified copy thereof shall be filed in the Company's Head Office. The Company will not assume any responsibility for the validity of an assignment.

(Copy of form of 5 per cent 20-year Gold Bond deliverable at maturity of within contract.)

UNITED STATES OF AMERICA, STATE OF NEW YORK.

THE
MUTUAL LIFE INSURANCE COMPANY,
OF NEW YORK.

BOND NO.....

This Bond Certifies that for value received there will be due to..... or bearer from THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK, *One Thousand Dollars* in gold coin of the United States of America of the present standard of weight and fineness, which the said Company hereby promises to pay at the office of the United States Mortgage and Trust Company in the City of New York, on the first day of..... with interest at the rate of 5 per centum per annum, payable semi-annually, in like coin, at the office of the said United States Mortgage and Trust Company, on the first days of January and July in each year during the continuance of this Bond, on presentation and surrender of the respective interest coupons hereto attached as they severally become due.

This Bond is issued by THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK, in accordance with the terms and mutual agreements contained in its 5 Per Cent Twenty-Year Gold Bond Contract numbered.....

In Witness Whereof, the said MUTUAL LIFE INSURANCE COMPANY OF NEW YORK, has caused its corporate seal to be hereto affixed, and the same to be attested by the signatures of its President and Secretary, and has also caused this Bond to be countersigned by its Treasurer at the Head Offices of the Company in the City of New York, the.....day of.....

[SEAL.]

..... President.

Countersigned by

..... Secretary

..... Treasurer.

No. 1.

§25.

On the first day of July, 19....

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK will pay the bearer Twenty-five Dollars in gold coin at the United States Mortgage and Trust Company, in the City of New York, being six months' interest on its Bond No..... (Series No.....)

..... Treasurer.

SUPPLEMENTARY.

§.....

On the first day of January, 19....

§.....

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK, will pay the bearer at the United States Mortgage and Trust Company, in the City of New York Dollars in gold coin, being months' interest on its bond No..... (Series No.....)

..... Treasurer.

The Bonds to Be Issued in accordance with the provisions of this contract shall mature in twenty years from the first day of January or July next following the date of acceptance of the proofs of death, and each of the said bonds shall carry a supplementary interest coupon for the time between the acceptance of the proofs of death and the first ensuing regular interest day.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

RICHARD A. McCURDY, President.

AGE OF INSURED,
355 Per Cent 20-Year Gold
Bond—Life 20-Year D. P

TABLE OF GUARANTEES FOR ONE THOUSAND DOLLARS.

For end of Year.	Automatic Paid-up Insurance.	Extended Insurance from date of failure to make deposit.		Cash Surrender Value.	For end of Year.	Automatic Paid-up Insurance.	Extended Insurance from date of failure to make deposit.		Cash Surrender Value.
		Years	M'ths				Years	M'ths	
3d	112	3	5	22	17th	615	13	2	418
4th	149	4	7	46	18th	645	13	4	448
5th	184	5	9	74	19th	675	13	6	478
6th	219	6	9	97	20th	708	13	6	508
7th	254	7	9	119	21st	731	13	5	508
8th	290	8	7	144	22d	758	13	4	508
9th	328	9	5	167	23d	784	13	3	508
10th	361	10	2	194	24th	810	13	1	527
11th	394	10	10	219	25th	835	12	11	548
12th	428	11	4	247	26th	859	12	9	568
13th	461	11	10	274	27th	882	12	7	589
14th	492	12	3	304	28th	904	12	4	609
15th	551	12	7	334	29th	925	12	0	629
16th	583	12	11	367	30th	946	11	7	649

NOTE.—The amounts of Paid-up Insurance and the Cash Values stated above are on the basis of \$1,000 and apply *pro rata* to the amount insured by the contract. The terms of Extended Insurance are the same for all amounts.

W. J. EASTON, Secretary.

20 PREMIUMS LIFE-OPTION POLICY

No. 1,000,000.

AGE 85.

THE NATIONAL LIFE INSURANCE COMPANY
OF MONTPELIER, VERMONT.

AMOUNT, \$10,000.

PREMIUM, \$372.70.

An Insurance of Ten Thousand Dollars is hereby granted on the life of *John Baxter*, of *Montpelier, Vermont*, immediately payable, upon receipt and acceptance of proofs of the death of the Insured, to *Mary Baxter*, or, in event of the prior death of the beneficiary, to the executors, administrators or assigns of the Insured, or to such other beneficiary as may be designated by the Insured, as herein provided.

This contract is issued in consideration of the statements and agreements in the application (hereby made a part hereof) and of the premium of *Three Hundred and Seventy-two and 70/100* Dollars, to be paid to this Company upon the delivery of this contract, and of the payment of a like sum on or before the *First* day of *January* in every year during the lifetime of the Insured, *until twenty full years premiums have been paid*.

The mutual agreements, benefits and privileges contained on the reverse of this page are hereby made a part of this contract as fully as if they were recited at length over the signatures hereunto affixed.

This contract shall be incontestable after one year from the date of its issue, provided the required premiums are duly paid.

In Witness Whereof, the NATIONAL LIFE INSURANCE COMPANY has, by its President and Secretary, signed and delivered this contract this *First* day of *January*, A. D. nineteen hundred and *one*, at Montpelier, Vermont, where all claims under it are payable.

O. D. CLARK, *Secretary*.J. C. HOUGHTON, *President*.

AGREEMENTS, BENEFITS AND PRIVILEGES.

NONFORFEITURE.—(a). Failure to pay any premium, or any part thereof, or any loan or premium note (on account of this policy) or interest thereon, when due, shall cancel the insurance and this contract; if, however, lapse occurs after three full annual premiums have been paid, the

Company guarantees, at the end of successive policy years, one of the best benefits or options of settlement specified in the following table, which are: *First*, without action of the insured, Non-participating, Continued Term Insurance, for \$10,000, for the specified term; or *Second*, on application and legal surrender of this policy within three months, a Paid-up Policy (participating, if for \$100 or more); or *Third*, on application and legal surrender of this policy within three months, a Cash Value.

**TABLE OF CONTINUED AND PAID-UP INSURANCE
AND CASH VALUES.**

At End of Years,	Continued Insurance.		Paid-up Insurance.	Cash Values. (See Table.)
3d	6 Years	224 Days.	1,530	450 80
4th	8 "	382 "	2,040	722 80
5th	11 "	58 "	2,550	1,005 80
6th	13 "	15 "	3,060	1,294 10
7th	14 "	271 "	3,560	1,594 60
8th	16 "	77 "	4,070	1,905 00
9th	17 "	169 "	4,570	2,226 00
10th	18 "	195 "	5,080	2,557 80
11th	19 "	164 "	5,580	2,862 40
12th	20 "	88 "	6,050	3,176 80
13th	20 "	899 "	6,550	3,501 80
14th	21 "	197 "	7,040	3,837 00
15th	22 "	94 "	7,530	4,183 30
16th	22 "	228 "	8,020	4,541 10
17th	23 "	58 "	8,510	4,910 70
18th	23 "	267 "	9,000	5,298 10
19th	24 "	138 "	9,500	5,688 90
20th	Paid up		10,000	6,099 20

NOTE.—The same basis on which the above tables are constructed will apply if the policy is continued in force beyond the twentieth year.

(b). Should this policy lapse because of default in the payment of any premium or of any loan or premium note (on account of this policy) or interest thereon, all indebtedness to this Company on account of this policy shall be deducted from its cash value, and the values of the several options specified in the above table shall be correspondingly reduced; in such case, subject to the conditions of section (a) preceding, the Company agrees to pay the balance of said value in cash, or to convert it into an equivalent paid-up policy, or, if no election is made by the insured and beneficiary, to convert said balance into continued term insurance of reduced amount but for the full term mentioned in the table.

(c). Should the insured die during the first year of the continued term insurance, there will be deducted in settlement the amount of premium that would have been required if this policy had been continued in full force.

SURPLUS.—(a). This policy will share in the distribution of surplus, as apportioned by the Directors of the Company. The first such distribution will be made January 1, 1921, provided it has been maintained in full force by the payment of the required premiums to said date. The insured shall then be entitled to elect one of the following privileges: To continue this policy in force (participating) according to its terms, and receive the surplus either (1) in cash; or (2) by conversion, as a life annuity; or (3) by

conversion, as additional paid-up insurance, subject to satisfactory evidence of good health; or to discontinue this policy by legal surrender and receive therefor the total cash value and surplus, either (1) in cash; or (2) converted into a life annuity; or (3) converted into paid-up insurance, without medical examination, unless the original amount insured under this policy is exceeded, in which case satisfactory proof of health will be required.

(b). If the insured makes no election, and this policy is continued beyond the surplus period, the surplus apportioned at its close will be paid in cash, and this policy shall thereafter be entitled to participate in annual distributions of surplus on renewal of the insurance.

CHANGE OF BENEFICIARY.

The Right is reserved to the Insured, during the continuance of this policy, provided it does not stand assigned, to change the beneficiary or beneficiaries named, by filing written request therefor at the Home Office of the Company. Such request shall be accompanied by the policy, and such change shall take effect only upon its endorsement on the policy by the Company.

INSTALMENT BENEFITS.

This policy is issued payable in one sum, but, provided it does not stand assigned, the Insured at any time, or, at his death, the Beneficiary (in the absence of any written instruction of the Insured to the contrary), may convert any proceeds which shall have become available under this policy into any specified number of instalment benefits, computed on the basis of such proceeds and compound interest at the rate of three per cent. per annum. Tables of such benefits will be furnished on application.

LOANS.

At any time while this policy is in full force, upon legal assignment of the policy as security, the Company will loan up to the limit secured by the guaranteed cash value of the policy (as above stated) at the end of the year for which the full annual premium has been paid. The loan or any part thereof, may be paid at any time while this policy is in full force.

NOTE.—If the Insured, or any Beneficiary, is a minor, or cannot make a legal transfer, no loan will be made by the Company, except for the purpose of paying current premiums.

GENERAL PROVISIONS.

ALTERATIONS.—No person, except the President, Vice-President, Secretary or Actuary of the Company, has power, in behalf of the Company, to make or modify this contract, to extend the time for paying any premium, to waive any forfeiture, or to bind the Company by making any promise or by accepting any representation or information not contained in the application for this policy. These powers will not be delegated.

PAYMENT OF PREMIUMS.—All premiums are due and payable at the Home Office of the Company, in Montpelier, Vermont, but will be accepted when paid, on or before the dates due, to the Company's authorized Agents, in exchange for its receipts. Premiums may be made payable in semi-annual or quarterly instalments in advance.

REINSTATEMENT.—If this policy shall lapse because of the nonpayment of any premium, or of interest on any note on account of this policy, when due, the Insured will be reinstated to full premium paying membership, at

any time within one year thereafter, on written application therefor and the payment of all arrears with interest, subject to satisfactory evidence of insurability and to reinstatement or payment of any notes.

ASSIGNMENTS.—Any assignment of this policy must be made in duplicate. Blanks for that purpose will be furnished by the Company, and both copies must be sent to the Home Office, one of them to be there filed. The Company, however, assumes no responsibility for the validity of any assignment.

NOTE.—The claim of any assignee shall be subject to proof of interest. The interest of any minor (beneficiary or assignee) must be released by a legally appointed guardian, duly authorized by the appointing court, before the surrender value can be paid in cash.

MISSTATEMENT IN AGE.—If the age of the Insured has been misstated, the Company will admit satisfactory proof of the correct age and thereupon adjust the amount payable under this policy by the payment of such an amount as the premium paid would purchase at the correct age.

INDEBTEDNESS.—Any indebtedness to the Company on account of this policy, including any deferred premiums for the balance of the policy year, will be deducted in any settlement of this policy.

DISTRIBUTION OF SURPLUS.—In any distribution of surplus, the principles and methods which may be adopted by the Company for such apportionment, and its determination of the amount equitably belonging to the policy hereby applied for, shall be conclusive.

MEMBERSHIP NOTICE.—The Insured is a member of the National Life Insurance Company by virtue of this policy, and is hereby notified that the annual meetings of the Company are held at its Home Office, in Montpelier, Vermont, on the third Tuesday of January, in each year, at 10 o'clock A. M.

APPLICATION.

I hereby certify that I have read all the statements and answers in this application, and warrant and agree, on behalf of myself and of any person who shall have or claim any interest in any contract issued hereunder: (1) That no circumstance or information has been withheld or omitted touching my past and present state of health and habits of life, and that said statements and answers, together with this declaration, as well as those made to the Company's medical examiner, are true and shall be the basis of the contract hereby applied for; (2) that any policy issued on this application shall not take effect until the first premium thereon shall have been actually paid to the Company during my lifetime and good health; (3) that if within one year from the date of the medical examination for this policy I shall be personally engaged (without the Company's written consent) in blasting, underground mining, submarine labor, the manufacture, handling or transportation of explosives, inflammable substances, or in service upon any railroad trains (except as conductor, baggage-master, or mail and express agent on passenger trains) or as an ordinary seaman, or in the handling of live electric wires or dynamos, or in aeronautic ascensions, or in military or naval service in time of war, or if within that period I shall suicide or destroy myself, sane or insane, the policy hereby applied for shall thereupon become null and void; and—(4) that said policy, if issued, shall at all times and places be held and construed to have been made at Montpelier, Vermont, and that no suit shall be brought against the Company for claim under the policy after three years from time right of action accrues.

20-PREMIUMS ENDOWMENT AT 75.

No.

AGE, 35.

NATIONAL LIFE INSURANCE COMPANY
OF THE UNITED STATES OF AMERICA,

WASHINGTON, D. C.

AMOUNT, \$10,000.

PREMIUM, \$365.30.

In Consideration of the statements, agreements and warranties in the application herefor (copy of which is hereto attached) which is hereby made a part of this contract, and of the payment of a term premium of *Three Hundred and Sixty-five* Dollars and *Thirty* cents, carrying the insurance to the *First* day of *February*, 1902, and of the yearly payment of an endowment premium of *Three Hundred and Sixty-five* Dollars and *Thirty* cents, to be paid at the principal branch office of the Company in Chicago, Illinois, on or before 12 o'clock noon of the *First* day of *February* in each year, commencing on the *First* day of *February*, 1902; the last yearly premium being due and payable on the *First* day of *February*, 1920.

Hereby Promises to Pay Ten Thousand Dollars to the Insured's executors, administrators or assigns, at the principal branch office of the Company in Chicago, Illinois, within sixty days after receipt and acceptance of due proof of the fact and cause of death of the said *John Doe*, of *Chicago*, in the County of *Cook* and State of *Illinois*, the Insured under this Policy.

Or, in the event the said Insured shall attain age 75 while this policy is in full force upon its original plan, the said sum shall be paid in cash to the said Insured.

Failure to Pay any premium, or any part thereof, or any note given therefor, when due, shall cancel the insurance and this contract. However, in case of lapse at the end of any policy year, after the policy shall have been in force for three full years; if there is no indebtedness of the Insured or Beneficiary to this Company, the Company guarantees the following privileges:

AT END OF	FIRST,	OR SECOND		OR THIRD.
	Upon written application at the office of the Company within two months after lapse, and upon surrender of this policy, a Paid-up Nonparticipating stock policy, payable at death or at age 75 will be issued for	Without any action of the Insured, the insurance for the full face of this policy, \$10,000.00 will be extended for	And in case the Insured survives the extended term, a pure endowment or cash value will be paid, of	Loan Privileges referred to on the basis of this policy
		Years	Months	
3 Years	\$1,050 00	4	2	\$424 40
4 "	1,580 00	6	4	649 60
5 "	2,110 00	8	5	884 10
6 "	2,630 00	10	5	1,128 40
7 "	3,160 00	12	2	1,383 00
8 "	3,680 00	13	10	1,648 20
9 "	4,210 00	15	4	1,924 10
10 "	4,740 00	16	8	2,210 80
11 "	5,260 00	17	11	2,508 00
12 "	5,790 00	19		2,817 60
13 "	6,320 00	20	1	3,138 40
14 "	6,840 00	21	1	3,471 70
15 "	7,370 00	22	1	3,818 40
16 "	7,890 00	23	2	4,179 20
17 "	8,420 00	23		\$ 430 00
18 "	8,950 00	22		1,130 00
19 "	9,470 00	21		1,830 00
20 "	Paid up for \$10,000 00		with Profits.	5,787 30
25 "				6,538 20
30 "				7,393 90
35 "				8,443 10
40 "				10,090 00

The Provisions, requirements and benefits printed or written upon the back hereof are hereby made a part of this contract as fully as though the same were recited at length over the signatures hereto affixed.

In Witness Whereof, THE NATIONAL LIFE INSURANCE COMPANY, of the United States of America has, by its President and Secretary, signed this contract this *First* day of *February*, A. D., One Thousand, Nine Hundred and *One*.

R. E. SACKETT,

Secretary.

O. D. WETHERELL,

President.

PROVISIONS, REQUIREMENTS AND BENEFITS.

This Policy is issued upon the Dividend Investment Plan, and the Dividend Investment Period shall be completed on the *First* day of *February*, A. D. 1921, if this policy shall then be in full force under its original conditions.

On completion of the Dividend Investment Period, this policy shall participate in the accumulated surplus derived from policies issued on the *Twenty Year* Dividend Investment Plan, both existing and discontinued, and the Insured may elect to take any one of the following options:

FIRST: Continue this policy without further payment of premiums, as a paid-up participating endowment, payable on the *First* day of *February*, A. D. 1941, or at the death of the Insured if prior to said date, and withdraw in cash the entire surplus apportioned to this policy.

SECOND: Continue this policy without further payment of premiums, as a paid-up, participating endowment, payable on the *First* day of *February*.

or, A. D. 1941, or at the death of the Insured if prior to said date, and convert the entire surplus apportioned to this policy to the purchase of an annuity for the unexpired portion of the endowment period.

THIRD: Surrender this policy and apply its entire value, both reserve and surplus, to the purchase of a nonparticipating, paid-up endowment, payable on the *First* day of *February*, A. D. 1941, or at the death of the Insured if prior to said date, without medical examination, provided such option be elected in due form not less than two years before the end of the Dividend Investment Period; otherwise a satisfactory examination will be required.

FOURTH: Surrender this policy and receive its full value in cash, consisting of the entire reserve, amounting to *Fifty-seven Hundred Eighty-seven and 44/100* Dollars, together with its share of the profits as apportioned by the Company at said date.

If notification of the option selected by the Insured shall not be received by the Company at least three months prior to the completion of the Dividend Investment Period, the surplus apportioned to this policy shall be applied to the purchase of an annuity, and the policy continued as a paid-up participating endowment, as designated in the second option named above.

GENERAL PROVISIONS.

1. This Policy, after having been in force for one full year, shall be incontestable, provided premiums are paid as required herein.

2. The Premiums under this policy are payable in advance, and may be paid annually, semiannually or quarterly, at the option of the Insured, as follows:

\$365.30 annually, carrying the insurance for twelve months; or \$189.90 semiannually, carrying the insurance for six months; or \$96.80 quarterly, carrying the insurance for three months; but no change will be made from the quarterly or semiannual basis except upon anniversaries of the registered date of this policy.

3. Any part of the year's premium remaining unpaid, together with any other indebtedness of the Insured or Beneficiary to this Company, shall be deducted from the cash value upon which any privilege of paid-up or extended insurance, or surrender value, is based, the amount of which insurance or surrender value shall be proportionately reduced; or from the amount payable in the event of death, or in any settlement at the completion of the Dividend Investment Period. If it is found that the age of the Insured was understated in the application on which this policy was issued, the amount payable under this policy at the death of the Insured shall be such a proportion of the amount of the policy as the premium paid bears to the required premium at the true age. The amount of surplus applicable under this policy, as provided herein, shall be determined by the Directors of said Company, and the amount so determined shall be conclusive, and the same shall be accepted by the Insured, and by every person interested in this policy.

4. A grace of one month will be allowed in the payment of subsequent premiums, after this policy shall have been in force one year, provided interest at the rate of 6 per cent per annum shall be paid to the Company for the time during which the premium remains due and unpaid.

5. This Policy will be reinstated upon written application therefor within one year after nonpayment of any premium, subject to evidence of good health satisfactory to the Company, and payment of all delinquent premiums, with interest at the rate of 6 per cent per annum.

6. Upon satisfactory assignment of this policy to the Company as collateral security, and upon application at the Chicago office within the month of grace allowed for the payment of the premium, after the third or any subsequent anniversary of the policy (provided premiums shall have been paid in full to the time application for a loan is made, including the premium for the entire insurance year then beginning), the Company will loan the amount stipulated in the Table of Loan Privileges on the face of this policy, less any indebtedness of the Insured or Beneficiary on account of this policy or otherwise.

7. All premiums are payable at the principal branch office of the Company in Chicago, Illinois, unless otherwise agreed in writing, but may be paid to agents or collectors in exchange for receipts signed by the President or Secretary, and countersigned by such agents or collectors.

8. Notice that each and every premium is due at the date named in the

policy, is given and accepted by the delivery and acceptance of this policy and any further notice required by any statute is hereby expressly waived.

9. All agreements made by this Company are signed by the President or Secretary. This power will not be delegated. No other person can alter or waive any of the conditions of this policy, or issue permits of any kind, or make any agreement binding upon said Company.

10. No suit or action hereon shall be maintained unless actually begun within one year from the day of the death of the Insured without reference to the time of furnishing the proofs of death. If any suit in law or equity be commenced after such period of one year, the lapse of time shall be a conclusive bar to any recovery hereon, any statute to the contrary notwithstanding.

11. In case this policy is continued under extended insurance, and death occurs during the first two years of the extended period, there shall be deducted from the amount insured a sum equal to the regular annual premiums, with interest at 6 per cent, which would have accrued had the policy continued in force on its original plan. No part, however, of such term insurance shall be due or payable unless satisfactory proofs of death be furnished within one year after death.

12. Any assignment of this policy must be made in duplicate, and both copies sent to the Chicago office for acknowledgment, one of them to be retained by the Company; and upon the death of the person insured, legal proof of interest on the part of the claimant must accompany the proofs of such death. The Company will not assume responsibility for the validity of an assignment.

13. This policy shall not go into effect until the term premium hereunder, or a semiannual or quarterly instalment thereof, shall have been actually paid during the lifetime and continuance in good health of the Insured. Upon payment of the premium there shall be delivered a receipt signed by the President or Secretary, and countersigned by an authorized agent.

APPLICATION.

The statements and agreements made by me in this application, as well as those I have made, or shall make, to the Company's Medical Examiner, are hereby warranted by me to be full, complete and true, and without suppression of any fact or circumstance which would tend to influence the Company in issuing a policy under this application, and shall be taken as the basis of, and as a consideration of, the contract, which shall not take effect until the first premium shall have been paid during my life and continuance in good health.

I agree that for one year after the date of the issue of the policy, engagement in blasting, mining, submarine labor, aeronautic ascensions, arctic explorations, the manufacture, handling or transportation of inflammable or explosive substances, service upon any railroad train, or in switching, or in coupling cars, or on any steamboat, or other vessel or boat, will render the policy void unless a special permit be obtained from the Company; and that death in consequence of violation of law, within one year from the date of the policy, is not a risk assumed by the Company in the contract.

I agree that in the event of self-destruction, whether sane or insane, within a period of one year from the date of any policy which may be issued upon this application, the limit of liability on the part of said Company shall be the amount of premiums actually paid to said Company under such policy.

I agree that no statement or representation made to or by the person soliciting this application, or any other person, shall be binding upon the Company unless reduced to writing and made a part hereof.

Military and Naval service in time of war are prohibited unless a special permit be issued by the Company. In case of death from service in war, or in consequence thereof, without such permit the net Reserve, by the Actuaries Experience Table of Mortality and four per cent interest will be paid.

I warrant, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, that I have carefully reviewed all answers made to the Medical Examiner in the foregoing examination, which answers have been written by said Medical Examiner at my request; and that said answers, and each of them, as hereinabove written, are as answered by me; and that each of the above answers are full, complete and true; and that I am temperate, and to the best of my knowledge and belief in sound physical condition and a proper subject for life insurance.

I expressly waive, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person, who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired.

20-PREMIUMS LIFE—ANNUAL DIVIDEND POLICY.

No. 999,999.

AGE 35.

THE
NEW ENGLAND MUTUAL LIFE INSURANCE CO.,
OF BOSTON, MASS.

AMOUNT \$10,000.

PREMIUM, \$360.

In Consideration of the application upon which this Policy is issued, which is hereby made a part hereof, and of the annual payment in advance of *Three Hundred and Sixty* Dollars, and . . . cents, to be made to it, at its office in Boston, or to its duly authorized agent, by *Hugh Manity*, of *Minneapolis*, in the State of *Minnesota*, the insured under this Policy, on or before the *First* day of *January* in every year during the life of the insured, until *Twenty* annual premiums shall have been paid, whereupon all payment of premiums shall cease, the New England Mutual Life Insurance Company promises and agrees to pay, at its office in Boston, upon satisfactory proof of the death of the insured, the sum of *Ten Thousand* Dollars, in lawful money of the United States, to *his wife Prudence Manity* if she shall survive him, otherwise to his executors, administrators, or assigns, after deducting therefrom all indebtedness to the Company on account of this Policy, together with the residue, if any, of the year's premium.

In case any of said premiums or any premium note or notes given for said premiums, are not paid when due and payable, this Policy, and all payments made thereon, shall thereupon become forfeited and void, except as provided by the statutes of the Commonwealth of Massachusetts.

This Policy shall be void if the insured shall die by his own hand or act, whether sane or insane, within two years from the date hereof; but in such case the Company agrees to pay the net reserve held at date of death against this Policy calculated according to the legal standard of Massachusetts.

No alteration or waiver of any of the conditions of this Policy shall be valid unless made in writing and signed by an officer of the Company.

After two years from the date hereof, the only conditions which shall be binding upon the holder of this Policy are that the premiums shall be duly paid, and that the requirements of the Company as to military or naval service in time of war shall be observed.

In Witness Whereof, the said New England Mutual Life Insurance Company has, by its president or vice president, and secretary or assistant secretary, signed and delivered this contract at Boston, in the Commonwealth of Massachusetts, this *First* day of *January*, in the year one thousand nine hundred and one.

S. F. TRULL,
Secretary.

BENJ. F. STEVENS,
President.

BENEFITS AND PRIVILEGES.

GRACE IN PAYMENT OF PREMIUMS. After this Policy has been in force one year, a grace of thirty days without interest will be allowed for the payment of premiums, during which time this Policy shall remain in force for the full amount; but in the event of the death of the insured during said term of grace, the premium then due, or any unpaid balance thereof, shall be deducted from the amount payable under the Policy.

CASH VALUES, PAID-UP INSURANCE.—Under the provisions of the statutes of Massachusetts the holder of this Policy is entitled to cash or paid-up insurance for the amounts stated in the table below.

EXTENDED INSURANCE.—In case of default, after payment of three full annual premiums, in the payment of any subsequent premium the Company will upon written request of the insured and after legal surrender of this Policy, during the term of grace or within thirty days thereafter, issue in lieu thereof a paid-up Policy of extended insurance for the same amount for the term of years and days stated in the table below.

LOANS.—Upon a valid and satisfactory assignment of this Policy as collateral security, the Company will, upon any anniversary of issue, loan thereon ninety per cent of the cash surrender value, with interest at the rate of five per cent per annum payable in advance.

Any indebtedness to this Company for premiums, premium notes, or policy loans, will be deducted from the surrender value if paid in cash, or if paid-up or extended insurance is taken, the amount or term thereof will be diminished by deducting the indebtedness before ascertaining the premium on which the calculation for paid-up or extended insurance is made.

ASSIGNMENTS.—The Company declines to notice any assignment of this Policy until the original assignment, or a duplicate thereof, shall be filed at its Home Office. The Company will assume no responsibility for the validity of any assignment.

TABLE.

The figures given above will be increased proportionally by any outstanding additions.

APPLICATION.

I, *Hugh Mandy*, of *Minneapolis, Minnesota*, propose to insure my life with the *NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY* to the amount of *Ten Thousand Dollars*, for the period of *...* on the *20-Premiums Life* plan, with *annual* distribution of surplus; the annual premium to be made payable on the *first* day of *January*, and with that view, and as part of the contract of insurance, and as a consideration for said insurance hereby applied for, make the following agreements, statements and answers, which I declare to be warranties, and in all respects full and true.

I hereby agree:

1. That there shall be no contract of insurance until a policy shall have been issued and delivered to me, when in good health, and the premium paid said company during my lifetime.
2. That this application, and any policy issued in consideration thereof, shall be construed according to the law of the Commonwealth of Massachusetts, and that no suit shall be brought against said Company, under said contract, after the lapse of two years from the time when the cause of action accrues.
3. That if within two years from the date of the policy I shall, without the written consent of the Company, reside in or travel to any part of the world south, or north of the parallel of 60° north latitude; or shall within such period, and without such consent, be personally engaged in blasting, mining, handling electric wires and dynamos, or in the making of explosives, or as an employee on any railroad train, or on a steam or sailing vessel; or if during the continuance of the policy, without the written consent of the Company, I shall engage in any military or naval service in time of war, the policy hereby applied for shall thereupon become null and void.

By virtue of this Policy, the insured is hereby notified that he is a member of the NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY, and that the Annual Meetings of said Company are holden at its Home Office on the fourth Monday of January, in each year, at eleven o'clock A. M.

ORDINARY LIFE ACCUMULATION INSTALMENT
OPTION POLICY.

No. 99,999.

AGE, 35

NEW YORK LIFE INSURANCE COMPANY.

AMOUNT, \$10,000.

PREMIUM, \$281.10

BY THIS TWENTIETH CENTURY POLICY

Agrees to Pay Ten Thousand Dollars to Mary, wife of the Insured, or to such other Beneficiary as may have been duly designated, at the Home Office of the Company, in the City of New York, immediately upon receipt and approval of proofs of the death of John Doe, the Insured of... in the County of..., State of...;

CHANGE OF BENEFICIARY.—The Insured may at any time during the continuance of this Policy, provided the Policy is not then assigned, change the Beneficiary or Beneficiaries by written notice to the Company, at its Home Office, accompanied by this Policy; such change to take effect on the endorsement of the same upon the Policy by the Company. If there is no Beneficiary living at the death of the Insured, the amount then insured by this Policy shall be paid to the Executors, Administrators or Assigns of the Insured.

This Policy participates in the Profits of the Company as herein provided.

If the Insured is living on the *Fifteenth* day of *January*, Nineteen Hundred and *Twenty-one*, which is the end of the *Twenty*-year accumulation Period of this Policy, and if the premiums have been duly paid to that date, and not otherwise, the Company will then apportion to this Policy its share of the accumulated Profits, and the Insured shall then have the option of one of the following

SIX ACCUMULATION BENEFITS:

(1.) Receive the Profits, in Cash, and continue this Policy by payment of the original premium; or,

(2.) Receive the Profits, converted into an Annual Income for Life, and continue this Policy by payment of the original premium; or,

(3.) Receive the Profits, converted into Additional Paid-up Insurance, subject to evidence of insurability satisfactory to the Company, and continue this Policy by payment of the original premium; or,

(4.) Receive the Entire Cash Value, as stated below, converted into an Annual Income for Life, and discontinue this Policy; or,

(5.) Receive the Entire Cash Value, as stated below, in Cash, and discontinue this Policy; or,

(6.) Receive the Entire Cash Value, as stated below, converted into Paid-up Insurance payable at death, and discontinue this Policy.

AT THE END OF THE ACCUMULATION PERIOD, the Company will send to the Insured a written statement of the results under the six Accumulation benefits. If a selection by the Insured of one of these benefits is not received by the Company within three months thereafter, it will be assumed that the Insured desires to continue this Policy under the first benefit, and the Cash Profits apportioned to this Policy will be applied toward the payment of future premiums. Should premiums thereafter due, however, be paid by the Insured, such Profits will be held as a credit with interest at

such rate per annum as the Company may declare on such funds, and shall be payable, as the Insured may direct, in one sum or in not more than ten installments.

The Company guarantees that the Entire Cash Value of this Policy at the end of the Accumulation Period shall consist of, First: *Three Thousand Two Hundred and Seventy Dollars*; Second: The Cash Profits then apportioned by the Company.

CASH LOANS AVAILABLE ON DEMAND

Cash Loans can be obtained by the Insured on the sole security of this Policy on demand at any time after this Policy has been in force two full years, if premiums have been duly paid to the anniversary of the Insurance next succeeding the date when the Loan is made. Application for any Loan must be made in writing to the Home Office of the Company, and the Loan will be subject to the terms of the Company's loan agreement. The amount of Loan available at any time is stated in Column 1 below, and includes any previous Loan then unpaid. Interest to be at the rate of 5 per cent per annum in advance.

TABLE OF CASH LOANS AND PAID-UP OR CONTINUED INSURANCE.

After Expira- tion of	The Cash Loans and Paid-up Insur- ance stated below apply to a Policy of \$1,000; but this Policy is for \$10,000, and the Cash Loan or Paid-up Insurance available in any year will be ten times the amount stated in the table below for that year.		Column 3. \$10,000 Insurance Continued for	
	Column 1. Cash Loans.	Column 2. Paid-up Insurance.	Years.	Months.
1 Year.	0	0
2 Years.	1	0
	2	0
	3	0
	4	0
	5	0
	6	0
	7	0
	8	0
	9	0
	10	0
	11	0
	12	0
	13	0
	14	0
	15	0
	16	0
	17	0
	18	0
	19	0
	20	0
	21	0
	22	0
	23	0
	24	0
	25	0
	26	0
	27	0
	28	0
	29	0
	30	0
	31	0
	32	0
	33	0
	34	0
	35	0
	36	0
	37	0
	38	0
	39	0
	40	0
	41	0
	42	0
	43	0
	44	0
	45	0
	46	0
	47	0
	48	0
	49	0
	50	0

The periods of Continued Insurance stated in this column apply to the amount of this Policy and must not be multiplied or increased.

INSTALLMENT BENEFITS.—The Insured may change the payment of the proceeds of this Policy from payment in one sum, as provided on the first page hereof, to payment by Annual Instalments, as provided on the fourth page hereof.

THIS POLICY IS AUTOMATICALLY NONFORFEITABLE FROM DATE OF ISSUE, AS FOLLOWS:

FIRST.—If any premium is not duly paid, and if there is no indebtedness to the Company, this Policy will be endorsed for the amount of Paid-up Insurance specified in Column 2 of the table on the second page hereof, on written request therefor within six months from the date to which premiums were duly paid. If no such request is made, the Insurance will automatically continue from said date for the amount stated at the head of Column 3 of said table, for the term specified therein and no longer.

SECOND.—If any premium or interest is not duly paid, and if there is an indebtedness to the Company, this Policy will be endorsed for such amount of Paid-up Insurance as any excess of the reserve held by the Company over such indebtedness will purchase according to the Company's present published table of single premiums, on written request therefor within six months from the date to which premiums were duly paid. If no such request for Paid-up Insurance is made, the net amount that would have been payable as a death claim on the date to which premiums were duly paid will automatically continue as Term Insurance from such date, for such time as said excess of the reserve will purchase according to the Company's present published table of single premiums for Term Insurance, and no longer.

The Paid-up or Continued Insurance specified above shall be subject to the provisions of this Policy, but without participation in profits, cash loans or further payment of premiums.

GRACE IN PAYMENT OF PREMIUMS.—A grace of one month, during which the Policy remains in full force, will be allowed in payment of all premiums except the first, subject to an interest charge at the rate of five per cent per annum.

REINSTATEMENT.—The Insured may secure reinstatement of this Policy during the Accumulation Period at any time within five years after the nonpayment of any premium, under the following conditions: Written application to the Home Office with evidence of insurability satisfactory to the Company; payment of premiums from the date to which premiums were duly paid to the date of reinstatement, with interest at the rate of five per cent per annum, and payment or reinstatement of any loans, including payment of any interest due and unpaid.

PROFITS AFTER ACCUMULATION PERIOD.—If this Policy is continued beyond the Accumulation Period, with payment of premiums, profits shall be apportioned at the end of every five years thereafter during the continuance of the Policy.

GENERAL PROVISIONS.—(1) Only the President, a Vice-President, the Actuary or the Secretary has power in behalf of the Company to make or modify this or any contract of Insurance or to extend the time for paying any premium, and the Company shall not be bound by any promise or representation heretofore or hereafter given by any person other than the above. (2) Premiums are due and payable at the Home Office, unless otherwise agreed in writing, but may be paid to an agent producing receipts signed by one of the above-named officers and countersigned by the agent. If any premium is not paid on or before the day when due, or within the month of grace, the liability of the Company shall be only as hereinbefore provided for such case. (3) If the age of the Insured is incorrectly stated, the amount payable under this Policy shall be the Insurance which the actual premium paid would have purchased at the true age of the Insured. Age will be admitted on satisfactory proof. (4) In any distribution of surplus or apportionment of Profits, the principles and methods which may be adopted by the Company for such distribution or apportionment and its determination of the amount equitably belonging to this Policy shall be conclusive upon the Insured and upon all parties having or claiming any interest under this Policy. (5) Any indebtedness to the Company, including any balance of the premium for the Insurance Year remaining unpaid, will be deducted in any settlement of this Policy, or of any benefit thereunder. (6) Any assignment to this Policy must be made in duplicate and both sent to the Home Office, one to be retained by the Company and the other to be returned. The Company has no responsibility for the validity of any assignment.

This Policy is absolute and is not subject to conditions as to residence, occupation, travel, habits, of life, and manner, time or place of death. No permit or extra premium will be required for military or naval service in time of war or in time of peace.

This Policy is incontestable from date of issue.

This Agreement is Made in Consideration of the sum of *Two Hundred and Eighty-one Dollars and Ten Cents*, the receipt of which is hereby acknowledged, and of the payment of a like sum on the *Fifteenth* day of *January* thereafter, in every year during the continuance of this Policy.

In Witness Whereof the NEW YORK LIFE INSURANCE COMPANY has caused this Agreement to be signed by its President and Secretary, countersigned by its Registrar, or assistant Registrar, and delivered this *Fifteenth* day of *January*, one thousand nine hundred and *one*.

CHAS. C. WHITNEY,

Secretary.

JOHN A. MCCALL,

President.

Registrar.

INSTALMENT BENEFITS.

The Insured may change the mode of payment of the proceeds of this Policy as a death claim, at any time within five years from date of issue, if not then assigned, from payment in one sum, as provided on the first page, to payment by annual instalments, as stated below.

The following tables are based upon a Policy of \$1,000, and will apply *pro rata* to the amount payable under this Policy, provided the amount is not less than \$1,000; if the amount is less than \$1,000, these instalment benefits shall not apply, but the proceeds of this Policy will be payable in one sum only.

LIMITED INSTALMENTS.

Annual Instalments limited to the number stated below; any number from two to twenty-five may be selected by the Insured. Number of Instalments and Amount of each Instalment:

25	20	19	18	17	16	15	14	13	12
\$66	\$65	\$67	\$70	\$73	\$77	\$81	\$85	\$91	\$97
11	10	9	8	7	6	5	4	3	2
\$104	\$113	\$124	\$138	\$155	\$179	\$211	\$261	\$343	\$507

*ILLUSTRATION.—If payment is to be made by 20 Instalments, the amount of each Instalment will be \$65 for each \$1,000 of Insurance.

CONTINUOUS INSTALMENTS

Twenty-five annual Instalments at least to be paid, but Instalments ~~shall~~ continue during entire lifetime of Beneficiary.

(Payment by Continuous Instalments cannot be selected if there is more than one Beneficiary under this Policy.)

Age of Beneficiary at death of Insured and Amount of each Instalment:

Under 15	16	17	18	19	20	21	22	23	24	25	26	27
\$40	\$40	\$40	\$40	\$40	\$41	\$41	\$41	\$41	\$41	\$42	\$42	\$42

28	29	30	31	32	33	34	35	36	37	38	39
\$43	\$43	\$43*	\$44	\$44	\$44	\$45	\$45	\$46	\$46	\$47	\$47

40	41	42	43	44	45	46	47	48	49	50	51	52
\$48	\$48	\$48	\$49	\$49	\$50	\$50	\$51	\$51	\$52	\$52	\$52	\$53

53	54	55	56	57	58	59	60	61	62	63	Over 64
\$53	\$53	\$54	\$54	\$54	\$54	\$55	\$55	\$55	\$55	\$55	\$55

***ILLUSTRATION.**—If at the death of the Insured the Beneficiary should be 30 years of age last birthday, the amount of each annual Instalment will be \$43 for each \$1,000 of Insurance, payable during the entire lifetime of the Beneficiary, but if the Beneficiary should die before the 25 Instalments shall have been paid, the remainder of the 25 Instalments will continue to be paid annually to the Executors, Administrators or Assigns of the Beneficiary.

The Insured may subsequently change any selection of Instalment benefits; and may also revoke all selection, thereby making this Policy again payable in one sum.

The payment of the first Instalment shall be made immediately upon receipt and approval of proofs of the death of the Insured, and subsequent Instalments shall be paid annually thereafter.

Each selection, change or revocation of a selection shall be made by the Insured in writing, and shall not take effect until endorsed on this Policy by the Company at its Home Office.

The Beneficiary can neither assign nor commute unpaid Instalments unless such right is given to the Beneficiary by the Insured in writing, and is endorsed on this Policy by the Company at its Home Office, during the lifetime of the Insured.

10-PREMIUMS LIFE 7-YEAR EQUALIZATION POLICY.

No. 99,999.

AGE, 35.

NEW YORK LIFE INSURANCE COMPANY.

AMOUNT, \$10,000

PREMIUM FIRST YEAR, \$383.40

SUBSEQUENT YEARS, \$322.30

Agrees to pay Ten Thousand Dollars to the Executors, Administrators or Assigns of the Insured, or to such Beneficiary as may have been duly designated, at the Home Office of the Company, in the City of New York, immediately upon receipt and approval of proofs of the death of *John Doe*, the Insured, of *New York*, in the County of *New York*, State of *New York*.

CHANGE OF BENEFICIARY.—The Insured may, at any time during the continuance of this Policy, provided the Policy is not then assigned, change the Beneficiary or Beneficiaries by written notice to the Company, at its Home Office, accompanied by this Policy, such change to take effect on the endorsement of the same upon the Policy by the Company. If there is no Beneficiary living at the death of the Insured, the amount then insured by this Policy shall be paid to the Executors, Administrators or Assigns of the Insured.

This Policy is Automatically Nonforfeitable after it has been in force three full years, as follows:

FIRST.—If any subsequent premium is not duly paid, and *if there is no indebtedness* to the Company, this Policy will be endorsed for the amount of Paid-up Insurance specified in Column 2 of the table on the second page hereof, on written request therefor within six months from the date to which premiums were duly paid. If no such request is made, the Insurance will automatically continue from said date for the amount stated at the head of Column 3 of said table, for the term specified therein and no longer.

SECOND.—If any subsequent premium or interest is not duly paid, and *if there is an indebtedness* to the Company, this Policy will be endorsed for such amount of Paid-up Insurance as any excess of the reserve held by the Company over such indebtedness will purchase according to the Company's present published table of single premiums, on written request therefor within six months from the date to which premiums were duly paid. If no such request for Paid-up Insurance is made, the net amount that would

have been payable as a death claim on the date to which premiums were duly paid will automatically continue as Term Insurance from such date, for such time as said excess of the reserve will purchase according to the Company's present published table of single premiums for Term Insurance, and no longer.

The Paid-up or Continued Insurance specified above shall be subject to the provisions of this Policy, but without participation in profits, cash loans or further payment of premiums.

At the end of twenty-one years from the commencement of this Insurance, provided ~~Twenty~~ full years' premiums have been duly paid, the Insured shall have the option of continuing the Policy in force without further payment of premiums, or of surrendering this Policy for its then Cash Value, which, it is guaranteed, shall be *Six Thousand and Ten Dollars*.

CASH LOANS AVAILABLE ON DEMAND.

CASH LOANS can be obtained by the Insured on the sole security of the Policy on demand at any time after this Policy has been in force three years, if premiums have been duly paid to the anniversary of the Insurance next succeeding the time when the Loan is made. Application for any loan must be made in writing to the Home Office of the Company, and the Loan will be subject to the terms of the Company's loan agreement. The amount of loan available at any time is stated in Column 1 below, and includes any previous Loan then unpaid. Interest will be at the rate of 6 per cent per annum in advance.

TABLE OF CASH LOANS AND OF PAID-UP OR CONTINUED

INSURANCE

After Expiration of	Column 1.	Column 2.	Column 3.	After Expiration of	Column 1.	Column 2.	Column 3.
Years.	Cash Loans.	Paid-up Insurance.	\$25,000 Insurance Continued for	Years.	Cash Loans.	Paid-up Insurance.	\$10,000 Insurance Continued for
3 Yrs.	1	21	Years. Mos.	13 Yrs.	25	28,500	Years. Mos.
4 " "	1	22	4 6	14 " "	26	29,000	21 9
5 " "	1	23	5 9	15 " "	27	29,500	22 3
6 " "	1	24	6 11	16 " "	28	30,000	23 0
7 " "	1	25	7 2	17 " "	29	30,500	Policy fully paid up.
8 " "	1	26	8 4	18 " "	30	31,000	
9 " "	1	27	9 6	19 " "	31	31,500	
10 " "	1	28	10 8	20 " "	32	32,000	
11 " "	1	29	11 1	21 " "	33	32,500	
12 " "	1	30	12 3	22 " "	34	33,000	
13 " "	1	31	13 5	23 " "	35	33,500	
14 " "	1	32	14 7	24 " "	36	34,000	
15 " "	1	33	15 9	25 " "	37	34,500	
16 " "	1	34	16 11	26 " "	38	35,000	
17 " "	1	35	17 2	27 " "	39	35,500	
18 " "	1	36	18 4	28 " "	40	36,000	
19 " "	1	37	19 6	29 " "	41	36,500	
20 " "	1	38	20 8	30 " "	42	37,000	
21 " "	1	39	21 1	31 " "	43	37,500	
22 " "	1	40	22 3	32 " "	44	38,000	
23 " "	1	41	23 5	33 " "	45	38,500	
24 " "	1	42	24 7	34 " "	46	39,000	
25 " "	1	43	25 9	35 " "	47	39,500	
26 " "	1	44	26 11	36 " "	48	40,000	
27 " "	1	45	27 2	37 " "	49	40,500	
28 " "	1	46	28 4	38 " "	50	41,000	
29 " "	1	47	29 6	39 " "	51	41,500	
30 " "	1	48	30 8	40 " "	52	42,000	
31 " "	1	49	31 1	41 " "	53	42,500	
32 " "	1	50	32 3	42 " "	54	43,000	
33 " "	1	51	33 5	43 " "	55	43,500	
34 " "	1	52	34 7	44 " "	56	44,000	
35 " "	1	53	35 9	45 " "	57	44,500	
36 " "	1	54	36 11	46 " "	58	45,000	
37 " "	1	55	37 2	47 " "	59	45,500	
38 " "	1	56	38 4	48 " "	60	46,000	
39 " "	1	57	39 6	49 " "	61	46,500	
40 " "	1	58	40 8	50 " "	62	47,000	
41 " "	1	59	41 1	51 " "	63	47,500	
42 " "	1	60	42 3	52 " "	64	48,000	
43 " "	1	61	43 5	53 " "	65	48,500	
44 " "	1	62	44 7	54 " "	66	49,000	
45 " "	1	63	45 9	55 " "	67	49,500	
46 " "	1	64	46 11	56 " "	68	50,000	
47 " "	1	65	47 2	57 " "	69	50,500	
48 " "	1	66	48 4	58 " "	70	51,000	
49 " "	1	67	49 6	59 " "	71	51,500	
50 " "	1	68	50 8	60 " "	72	52,000	
51 " "	1	69	51 1	61 " "	73	52,500	
52 " "	1	70	52 3	62 " "	74	53,000	
53 " "	1	71	53 5	63 " "	75	53,500	
54 " "	1	72	54 7	64 " "	76	54,000	
55 " "	1	73	55 9	65 " "	77	54,500	
56 " "	1	74	56 11	66 " "	78	55,000	
57 " "	1	75	57 2	67 " "	79	55,500	
58 " "	1	76	58 4	68 " "	80	56,000	
59 " "	1	77	59 6	69 " "	81	56,500	
60 " "	1	78	60 8	70 " "	82	57,000	
61 " "	1	79	61 1	71 " "	83	57,500	
62 " "	1	80	62 3	72 " "	84	58,000	
63 " "	1	81	63 5	73 " "	85	58,500	
64 " "	1	82	64 7	74 " "	86	59,000	
65 " "	1	83	65 9	75 " "	87	59,500	
66 " "	1	84	66 11	76 " "	88	60,000	
67 " "	1	85	67 2	77 " "	89	60,500	
68 " "	1	86	68 4	78 " "	90	61,000	
69 " "	1	87	69 6	79 " "	91	61,500	
70 " "	1	88	70 8	80 " "	92	62,000	
71 " "	1	89	71 1	81 " "	93	62,500	
72 " "	1	90	72 3	82 " "	94	63,000	
73 " "	1	91	73 5	83 " "	95	63,500	
74 " "	1	92	74 7	84 " "	96	64,000	
75 " "	1	93	75 9	85 " "	97	64,500	
76 " "	1	94	76 11	86 " "	98	65,000	
77 " "	1	95	77 2	87 " "	99	65,500	
78 " "	1	96	78 4	88 " "	100	66,000	
79 " "	1	97	79 6	89 " "			
80 " "	1	98	80 8	90 " "			
81 " "	1	99	81 1	91 " "			
82 " "	1	100	82 3	92 " "			
83 " "	1		83 5	93 " "			
84 " "	1		84 7	94 " "			
85 " "	1		85 9	95 " "			
86 " "	1		86 11	96 " "			
87 " "	1		87 2	97 " "			
88 " "	1		88 4	98 " "			
89 " "	1		89 6	99 " "			
90 " "	1		90 8				
91 " "	1		91 1				
92 " "	1		92 3				
93 " "	1		93 5				
94 " "	1		94 7				
95 " "	1		95 9				
96 " "	1		96 11				
97 " "	1		97 2				
98 " "	1		98 4				
99 " "	1		99 6				
100 " "	1		100 8				

INSTALLMENT BENEFITS.—The Insured may change the payment of the proceeds of this Policy from payment in one sum, as provided on the first page hereof, to payment by annual instalments, as provided on the fourth page hereof.

This Policy is absolutely free of conditions as to residence, occupation, travel, habits of life, and manner, time or place of death. No permit or extra premium will be required for military or naval service in time of war or in time of peace.

PRIVILEGE OF EXCHANGING THIS POLICY FOR AN ACCUMULATION POLICY.—This Policy may be exchanged, at any time during the first Insurance year, and without medical re-examination, for an Accumulation Policy on the same plan, provided the premium on this Policy has been duly paid to the date when exchange is made, and written application for such exchange is made to the Home Office by the Insured, with surrender of this Policy.

PROFITS.—Any profits arising under this Policy will be apportioned to it only at the end of its seventh Insurance year, and at the end of every seven years thereafter, provided the Insured is then living, and that the premiums have been duly paid to that date, and not otherwise.

Future results, so far as they depend upon profits, cannot be foretold. The Company does not furnish any illustrations or estimates of profits for this Policy, and agents are expressly forbidden to make any representations other than those contained in this Policy.

GRACE IN PAYMENT OF PREMIUMS.—A grace of one month, during which the Policy remains in full force, will be allowed in payment of all premiums except the first, subject to an interest charge at the rate of 5 per cent per annum.

GENERAL PROVISIONS.—(1) Only the President, a Vice President, the Actuary, or the Secretary has power in behalf of the Company to make or modify this or any contract of Insurance or to extend the time for paying any premium, and the Company shall not be bound by any promise or representation heretofore or hereafter given by any person other than the above. (2) Premiums are due and payable at the Home Office, unless otherwise agreed in writing, but may be paid to an agent producing receipts signed by one of the above-named officers and countersigned by the agent. If any premium due within the first three Insurance years is not paid on or before the day when due, or within the month of grace, the Policy shall become void; if any premium due after the first three Insurance years is not paid on or before the day when due, or within the month of grace, the liability of the Company shall be only as hereinbefore provided for such case. (3) If the age of the Insured is incorrectly stated, the amount payable under this Policy shall be the Insurance which the actual premium paid would have purchased at the true age of the Insured. Age will be admitted on satisfactory proof. (4) In any distribution of surplus or apportionment of profits, the principles and methods which may be adopted by the Company for such distribution or apportionment and its determination of the amount equitably belonging to this Policy shall be conclusive upon the Insured and upon all parties having or claiming any interest under this Policy. (5) Any indebtedness to the Company, including any balance of the premium for the Insurance year remaining unpaid, will be deducted in any settlement of this Policy, or of any benefit thereunder. (6) Any assignment of this Policy must be made in duplicate and both sent to the Home Office, one to be retained by the Company and the other to be returned. The Company has no responsibility for the validity of any assignment.

This Policy shall be Incontestable after it shall have been in force one full year.

This Agreement is made in Consideration of the sum of *Three Hundred and Eighty-three Dollars and forty cents*, the receipt of which is hereby acknowledged, and of the payment of *Three Hundred and Twenty-two Dollars and Thirty Cents*, on the *Tenth* day of *January*, 1902, and of the payment of a like sum on the *Tenth* day of *January* thereafter, in every year during the continuance of this policy, until premiums shall have been paid for *Twenty* years in all.

In Witness Whereof, the NEW YORK LIFE INSURANCE COMPANY has caused this agreement to be signed by its President and Secretary, countersigned by its Registrar or Assistant Registrar, and delivered this *Tenth* day of *January*, one thousand, nine hundred and *one*.

CHAS. C. WHITNEY,
Secretary.

JOHN A. MCCALL,
President.

.....
Registrar.

Instalment benefits same as for ordinary Life Accumulation Instalment Option Policy on preceding pages.

APPLICATION.

I agree, on behalf of myself and of any person who shall have or claim any interest in any policy issued under this application, as follows: 1. That inasmuch as only the officers at the Home Office of the Company in the city of New York have authority to determine whether or not a Policy shall issue on any application, no statements, promises or information made or given by, or to, the person soliciting or taking this application for a Policy, or by or to any other person, shall be binding on the Company or in any manner affect its rights, unless such statements, promises or information be reduced to writing, and presented to the officers of the Company at the Home Office, in this application. 2. That in any distribution of surplus or apportionment of profits, the principles and methods which may be adopted by the Company for such distribution or apportionment, and its determination of the amount equitably belonging to any Policy which may be issued under this application, shall be conclusive upon the Insured under said Policy and upon all parties having or claiming any interest thereunder. 3. That the issue of a Policy and the payment of the first premium thereof in full during my lifetime and good health shall be a condition precedent to any liability of the Company under this application, and that such payment shall relate back to the date on which the insurance under said Policy takes effect. 4. That any insurance under this application shall take effect as of the date of this application, unless otherwise agreed in writing. 5. That any payment in advance on account of premium shall be binding on the Company only in accordance with the agent's or cashier's receipt therefor on the Company's authorized form. 6. That the Policy applied for shall be in the form now in use by the Company, and that the contract contained in such Policy and in this application shall be construed according to the law of the State of New York, the place of said contract being agreed to be the Home Office of the Company. 7. That any Policy that may be issued in pursuance of this application shall be in consideration of my promises made in this application.

20-YEAR

INSURANCE BOND WITH GUARANTEED INTEREST.

No. 99,999.

AGE 35.

NEW YORK LIFE INSURANCE COMPANY.

AMOUNT, \$10,000.

PREMIUM, \$650.

By this Twentieth Century Insurance Bond, agrees to pay *Ten Thousand Dollars*, being the face value of this Bond, to the *Executors, Administrators or Assigns* of the Insured, or to such other Beneficiary as may have been duly designated, at the Home Office of the Company, in the City of New York, immediately upon receipt and approval of proofs of the death of *John Doe*, the Insured, of *New York*, in the County of *New York*, State of *New York*.

And the Company further agrees that if the death of the Insured shall occur during the Accumulation Period, and if at the time of such death the premiums paid on this Bond (on the basis of the tabular annual rate), with interest compounded at the rate of *four* per cent per annum from dates of payment to end of Insurance year in which death occurs, shall exceed the face amount of this Bond, such excess shall be paid with the face value of this Bond as shown in the table on the second page hereof.

CHANGE OF BENEFICIARY.—The Insured may, at any time during the continuance of this Insurance Bond, provided the Bond is not then assigned, change the Beneficiary or Beneficiaries by written notice to the Company, at its Home Office, accompanied by this Bond, such change to take effect on the endorsement of the same upon the Bond by the Company. If there is no Beneficiary living at the death of the Insured, the amount then insured by this Bond shall be paid to the Executors, Administrators or Assigns of the Insured.

This Insurance Bond participates in the profits of the Company as herein provided.

If the Insured is living on the *Fifteenth* day of *January*, *Nineteen Hundred and Twenty-one*, which is the end of the *Twenty-year* Accumulation Period of this Insurance Bond, and if the premiums have been duly paid to that date and not otherwise, the Company will then apportion to this Bond its share of the accumulated Profits and the Insured shall then have the option of one of the following

THREE ACCUMULATION BENEFITS:

(1st.) Receive an Income of *Five Hundred and Twenty Dollars* per annum, during life, (being equal to *four per cent* on the total amount of premiums paid, on the basis of the tabular annuity rate) the first payment to be made on the *Fifteenth day of January* *Nineteen Hundred and Twenty-two*, and receive in addition the Profits converted into a Life Annuity, payable with the income above, and continue this Insurance Bond for \$10,000 without further payment of premiums; or,

(2d.) Receive the Profits in Cash, and receive a Life Income as specified in the 1st Benefit, and continue this Insurance Bond for \$10,000 without further payment of premiums; or,

(3d.) Receive the Entire Cash Value, as stated below, in Cash, and discontinue this Insurance Bond.

AT THE END OF THE ACCUMULATION PERIOD, the Company will send to the Insured a written statement of the results under the three Accumulation Benefits. If a selection by the Insured of one of these benefits is not received by the Company within three months thereafter, it will be assumed that the Insured desires to continue this Insurance Bond under the 1st benefit.

The Company guarantees that the entire cash value of this Insurance Bond at the end of the Accumulation Period shall consist of

FIRST—\$12,540.

SECOND—The cash profits then apportioned by the Company.

TABLE OF AMOUNTS PAYABLE IN EVENT OF DEATH DURING THE ACCUMULATION PERIOD.

as provided on the first page of this Bond, if Premiums are paid in full to date of death.

	Excess Over Face Value of Bond.	Total Amount Payable.		Excess Over Face Value of Bond.	Total Amount Payable.
1st to 7th Yr	None	\$10,000	14th Year	\$2,370	\$12,370
8th Year	None	10,000	15th "	3,540	13,540
9th "	None	10,000	16th "	4,750	14,750
10th "	None	10,000	17th "	6,020	16,020
11th "	None	10,000	18th "	7,340	17,340
12th "	8,160	18,160	19th "	8,710	18,710
13th "	1,240	11,240	20th "	10,130	20,130

CASH LOANS AVAILABLE ON DEMAND.

Cash loans can be obtained by the Insured on the sole security of the Insurance Bond on demand at any time after this Bond has been in force two full years, if premiums have been duly paid to the anniversary of the Insurance next succeeding the date when the Loan is made. Application for any Loan must be made in writing to the Home Office of the Company and the loan will be subject to the terms of the Company's loan agreement.

The amount of loan available at any time is stated in Column 1 below, and includes any previous loan then unpaid. Interest will be at the rate of 5 percent per annum in advance.

TABLE OF CASH LOANS AND OF PAID-UP OR CONTINUED INSURANCE.

Tr. Yrs.	None	None	0	2	None	After Expiration of	Cash Loans.	Paid-up Insurance.	Continued for
						11 Yrs.			Yrs.
Tr.	\$1,250	\$ 750	5	2	None	11 Yrs.	\$ 6,000	.....	3
"	1,750	1,500	10	5	None	12 "	7,350	.....	3
"	2,250	2,000	15	9	None	13 "	8,000	.....	3
"	2,980	2,500	15	0	\$ 900	14 "	8,810	.....	3
"	3,540	3,000	14	0	1,750	15 "	9,540	.....	4
"	4,120	3,500	13	0	2,500	16 "	10,280	.....	4
"	4,720	4,000	12	0	3,250	17 "	11,030	.....	5
"	5,300	4,500	11	0	4,000	18 "	11,790	.....	5
"	6,010	5,000	10	0	4,900	19 "	12,540	.....	5

For special advantages at end period see three accumulation bonds.

INSTALLMENT BENEFITS.—The Insured may change the payment of the proceeds of this Insurance Bond, when it becomes a claim by death, from payment in one sum, as provided on the first page hereof, to payment by equal instalments, as provided on the fourth page hereof.

This Insurance Bond is Automatically Nonforfeitable from Date Issue,

AS FOLLOWS.

FIRST.—If any premium is not duly paid, and if there is no indebtedness to the Company, the Insured shall have the option of one of the following to Paid-up Insurance Benefits, on written request therefor within six months from the date to which the premiums were duly paid:

(1) This Bond will be endorsed for the amount of Paid-up Insurance specified in Column 2 of the table on the second page hereof, payable to the designated Beneficiary at the death of the Insured, if death occurs within the Accumulation Period, and to the Insured, if living at the end of such period; or

(2) This Bond will be endorsed for the amount of Paid-up Insurance specified in Column 3 of the table on the second page hereof, payable to the designated Beneficiary only at the death of the Insured, and there shall be paid to the Insured, while living, a guaranteed annual income equal to four per cent. of the total amount of premiums paid (on the basis of the dollar annual rate), the first payment to be made on the date specified in the first Accumulative Benefit on the first page hereof.

If no such request for Paid-up Insurance is made, the Insurance under the Bond will automatically continue from the date to which premiums

were duly paid for the amount stated at the head of Column 8 of said table for the term specified therein, and no longer, and the amount of cash specified in said column will be payable to the Insured at the end of said term if then living.

SECOND.—If any premium or interest is not duly paid, and if there is indebtedness to the Company, this Insurance Bond will be endorsed for such amount of Paid-up Insurance as any excess of the reserve held by the Company over such indebtedness will purchase according to the Company's present published table of single premiums, on written request thereof within six months from the date to which premiums were duly paid. Such Paid-up Insurance shall be paid to the designated Beneficiary at the death of the Insured, if death occurs within the Accumulation Period, and to the Insured if living at the end of such period.

If no such request for Paid-up Insurance is made, the net amount that would have been payable as a death-claim on the date to which premiums were duly paid will automatically continue as Term Insurance from such date, for such time within the Accumulation Period as said excess of the reserve will purchase according to the Company's present published table of single premiums for Term Insurance, and no longer. Should said excess be more than sufficient to purchase Term Insurance to the end of the Accumulation Period a Pure Endowment shall be purchased with the remainder of said excess, payable in cash at the end of said period to the Insured, if then living.

The Paid-up or Continued Insurance specified above, shall be subject to the provisions of this Bond, but without participation in profits, excess over face value, cash loans or further payment of premiums.

GRACE IN PAYMENT OF PREMIUMS.—A grace of one month, during which the Insurance Bond remains in full force, will be allowed in payment of all premiums except the first, subject to an interest charge at the rate of 5 per cent per annum.

REINSTATEMENT.—The Insured may secure reinstatement of this Bond during the Accumulation Period at any time within five years after the nonpayment of any premium, under the following conditions: Written application to the Home Office with evidence of insurability satisfactory to the Company; payment of premiums from the date to which premiums were duly paid to the date of reinstatement, with interest at the rate of 5 per cent per annum, and payment or reinstatement of any loans, including payment of any interest due and unpaid.

PROFITS AFTER ACCUMULATION PERIOD.—If this Insurance Bond is continued beyond the Accumulation Period, Profits shall be apportioned at the end of every five years thereafter during the continuance of the Bond if all premiums have been duly paid to end of Accumulation Period.

GENERAL PROVISIONS.—(1) Only the President, a Vice President, the Actuary, or the Secretary has power in behalf of the Company to make or modify this or any contract of Insurance or to extend the time for paying any premium, and the Company shall not be bound by any promise or representation heretofore or hereafter given by any person other than the above. (2) Premiums are due and payable at the Home Office, unless otherwise agreed in writing, but may be paid to an agent producing receipts signed by one of the above named officers and countersigned by the agent. If any premium is not paid on or before the day when due, or

within the month of grace, the liability of the Company shall be only as hereinbefore provided for such case. (3) If the age of the Insured is incorrectly stated, the amount payable under this Insurance Bond shall be the Insurance which the actual premium paid would have purchased at the true age of the Insured. Age will be admitted on satisfactory proof. (4) Any distribution of surplus or apportionment of Profits, the principles and methods which may be adopted by the Company for such distribution and apportionment and its determination of the amount equitably belonging to this Insurance Bond shall be conclusive upon the Insured and upon all parties having or claiming any interest under this Insurance Bond. (5) Any indebtedness to the Company, including any balance of the premium for the Insurance year remaining unpaid will be deducted in any settlement of this Insurance Bond, or of any benefit thereunder. (6) Any assignment of this Insurance Bond must be made in duplicate and both sent to the Home Office, one to be retained by the Company and the other to be returned. The Company has no responsibility for the validity of any assignment.

This Insurance Bond is absolutely free of conditions as to residence, occupation, travel, habits of life, and manner, time or place of death. No permit or extra premium will be required for military or naval service in time of war or in time of peace.

This Insurance Bond is Incontestable from Date of Issue.

This Agreement is Made in Consideration of the sum of *Six Hundred and Fifty Dollars*, the receipt of which is hereby acknowledged, and of the payment of a like sum on the *Fifteenth* day of *January* thereafter, in every year during the continuance of this Insurance Bond, until *Twenty* full years' premiums shall have been paid.

In Witness Whereof, the NEW YORK LIFE INSURANCE COMPANY has caused this Agreement to be signed by its President and Secretary, countersigned by its Registrar or Assistant Registrar, and delivered this *Fifteenth* day of *January*, one thousand nine hundred and one.

CHAS. C. WHITNEY,

JOHN A. MCCALL.

Secretary.

President.

Instalment Benefits same as in Ordinary Life Accumulation Instalment Option policy, which see

20-PREMIUMS LIFE—SEMI-TONTINE INVESTMENT POLICY.

No. 9,999.

STATED AGE, 31

**THE NORTH AMERICAN LIFE ASSURANCE
COMPANY.**

SUM INSURED, \$10,000.

PREMIUM, \$369.54

In Consideration of the application for this policy, and of the statements and agreements therein contained, hereby made part of this contract, and of the annual premium of *Three Hundred and Sixty-nine Dollars and Fifty Cents*, to be paid in advance to the Company, at its Head Office, in the City of Toronto, Canada on the delivery of this Policy, and thereafter on the *Fifth day of November*, in every year during the term of *Nineteen years*, insures the life of *Arthur Doe* (hereinafter called the Insured) of *New York*, in the County of *New York*, and State of *New York*, and, upon satisfactory proof at its Head Office of the death of the Insured, as stated in provision (h) hereon, during the continuance of this Policy, and its surrender with the last premium receipt thereon, promises to pay, at its said office in the City of Toronto, to *his wife Gertrude Doe*, (*should she survive him*) *should his death occur within the Investment Period hereof otherwise to himself*, his executors, administrators or assigns, *Ten Thousand Dollars*, first deducting therefrom the balance of the current year's premium, if any, and all loans on account of this Policy, under the following and further provisions:

1. That, if after the payment of three full years' premiums this Policy shall lapse for the nonpayment of any premium, note, cheque or other obligation given on account of a premium, the Company will, upon application, the payment of all indebtedness hereon, and the surrender of this Policy and the last renewal premium receipt, within three months after such lapse, endorse hereon the amount of nonparticipating paid-up insurance, stated in the within table, or pay its cash value, as specified in said table;

2. That, after being in force one year, the only conditions which shall be binding upon the holder of this Policy, are that he shall make the payments hereon as hereby provided, and that the provisions as to military and naval service in time of war, proofs under provision (h) hereon, and limitation of time for action or suit, shall be observed; in all other respects, after the expiration of said year, the liability of the Company under the Policy shall not be disputed;

3. This Policy is issued and accepted under the Company's Semi-Tontine Investment plan, and upon these and the further provisions, privileges and agreements, printed and written hereon, all of which are hereby incorporated herein and made part hereof;

No provision of this contract can be changed, waived or modified, or permit granted except by written agreement signed

by the President or Vice President and the Managing Director of the Company.

In witness whereof, the said Company has hereunto affixed its Corporate Seal, and by its President and Managing Director, signed this contract at the City of Toronto, this 12th day of November, A. D. 1900.

WM. McCABE,
Managing Director.

J. L. BLAIKIE,
President.

This Policy is issued and also accepted by the insured and assured upon the following additional provisions, privileges and agreements, numbered 1 to 1, inclusive, therein made a part thereof:

Options.

(a). That no dividend shall be allowed or paid upon this Policy until the completion of the Investment period, viz., on the 5th day of November, A. D. 1920, and then only if the person whose life is hereby insured be living, and this Policy be in force;

That upon the completion of the Investment period, as aforementioned, provided this Policy shall then be in force, its legal holder or holders shall have the option upon its then surrender, either,

Firstly, to withdraw in cash this Policy's share of the assets, that is, the accumulated reserve, which shall be *Fifty-seven Hundred, and Sixty* dollars, and in addition thereto, the dividend apportioned by the Directors of the Company out of divisible profits to this Policy; or

Secondly, to apply the said reserve and dividend to the purchase of a nonparticipating paid-up life Policy, if the Company find the life of the insured then insurable; or

Thirdly, to continue the insurance for the original amount without further payment of premiums, the policy being paid-up by its terms, and apply the said dividend to the purchase of an annuity, which together with the future dividends as apportioned on this policy, shall be payable in cash to its legal holder or holders; or

Fourthly, to withdraw in cash the dividend apportioned to this policy, which will remain in force as a fully paid-up participating policy;

If no notice in writing shall be given to the Company of the way elected in which to apply the dividend, within two months after the completion of the Investment period, then the dividend shall be applied in the third way just mentioned;

That after the completion of its Investment period, while this Policy shall remain in force, it shall be entitled to all the rights and privileges of ordinary policies of the same age and kind;

Grace,

(b). One calendar month will be allowed for payment of renewal premiums on policies in this class, after the same are payable, at the expiration of which time, if said premium remain unpaid, this Policy shall thereupon cease to be in force;

Notes, Cheques
etc.

(c). If a note, cheque, draft or other obligation, given for the first or any subsequent premium, or any part thereof, or any re-

renewal of any such note or other obligation or part thereof, if not paid when due, the Policy will thereupon cease to be in force without any notice or act on the part of the Company;

Reinstatement. (d). Reinstatement will be permitted, if application therefor be made in writing to the Company, at its Head Office, within six months after the actual due date of the premium as stated within, accompanied with medical evidence satisfactory to the Company that the life is still insurable, and upon payment of all premiums in arrear, with interest thereon from their actual due dates, at the rate of 6 per cent per annum;

Revival. (e). Should the Company upon any occasion consent to renew or revive a policy after the same has ceased to be in force every such renewal or revival shall always be understood solely as an act of grace, and not as a waiver of, or as in any way creating any precedent for waiving, any condition or agreement in the Policy or application;

(f). After one year from the date of this Policy, there are no restrictions upon travel, residence or occupation, save that military or naval service without a permit in the time of war, is forbidden, except in the defence of the Union;

For one year after the date of this Policy, travel and residence in Mexico or in the Arctic and Torrid Zones, or engagement in any of the following occupations or employments, viz., blasting, mining, submarine labor, the production of any highly explosive material, the handling of electric wires or dynamos, engagement in aerial or arctic journeys, or in employment on a railroad, steamboat or other vessel, without a permit, will render the Policy void, and it shall thereupon cease to be in force;

If, within one year from the date of this Policy, any statement made in the application and therein declared to be material to the contract, was at the date of said application untrue, this Policy thereupon ceases to be in force;

**Self
destruction.**

(g). The Company does not insure against death by the insured's own act, whether sane or insane, from dueling, or in consequence of the violation of law, should the death of the insured occur within one year from the date hereof;

**Proofs of Claim
and Age.**

(h). Upon the death of the insured, the claimants shall make proof thereof in writing by oath or solemn declaration, with such further information about the said death, the claim, and the age of the insured, if not previously admitted, with duly authenticated evidence establishing each claimant's interest in this Policy, as the Directors shall think reasonable; and no suit or action shall be brought against the Company on this Policy after one year from the said death. The age of the insured will be admitted by the Company on due proof, but any error in stating the age of the insured will be adjusted for such amount as the premium actually paid would purchase at the Company's table rate at the correct age;

(i). That no information or statement not contained in the application for this Policy, no notice of any facts touching said application or this Policy, however made, given, received or ac-

quired, shall affect the Company unless forthwith communicated in writing by the insured to the President or Managing Director at the Company's Head Office and assented to by him in writing for the Company.

(j) That, under no circumstances shall this Policy be held to be in force until the actual payment to, and acceptance of the first premium thereon by an authorized agent of the Company, and the delivery to the insured of the necessary receipt signed by the Managing Director, the life being at the time of such payment and delivery in the same condition of health as stated in the application for this Policy:

(k) Any assignment of this Policy must be made in duplicate and sent forthwith to the Head Office one to be retained by the Company, and the other to be returned. The Company assumes no responsibility in connection with any assignment hereof.

(l) The amount of this Policy will be paid in gold coin of the present standard of weight and fineness, or its equivalent in U. S. currency and the premiums payable hereon may be required to be paid to the Company in like gold coin, or its equivalent in U. S. currency.

SEC. 11. ACT OF INCORPORATION. Every holder of a participating Policy in the Company upon which all premiums due have been paid, shall have the vote in person for each \$1,000 insurance held by him.

BY-LAW No. 21.—No Director or office holder of the Company shall either directly or indirectly borrow any money from the Company.

NOTICE TO POLICY-HOLDERS.—Agents, general agents, local managers or inspectors are in no wise authorized to make, alter or discharge contracts or waive forfeiture. Payments of premiums to agents will not be valid unless receipts be given signed by the Managing Director. When receipts are sent to agents for delivery, such agents shall countersign and file the same only on the day of the actual payment of premium and be evidence of its then payment to them. All premiums are due and payable at the Head Office in Toronto. For the convenience of the insured, payment of the premium, when not overdue, may be made to an agent, but only upon production of the receipt above specified.

TABLE OF GUARANTEED VALUES AS STATED BELOW

During the continuance of this policy, cash loans will be made upon it after it has been three or more full years in force, for the amounts stated in the columns headed "cash loans," against the number of full years the policy is in force at the time of the loan.

The interest charged for such loans will be, not exceeding 6 per cent per annum, payable in advance in the terms of the Company's Loan Agreement.

At End of	Paid-up Insurance if no Un-paid Loans Hereon.	Surrender Value Less Any Un-paid Loans Hereon.	Cash Loans Less Any Indebtedness.	At End of	Paid-up Insurance if no Un-paid Loans Hereon.	Surrender Value Less Any Un-paid Loans Hereon.	Cash Loans Less Any Indebtedness.
3 Yrs.	\$1,100	\$450	\$650	13 Yrs.	\$9,000	\$2,500	\$6,500
"	1,200	500	700	14 "	9,500	2,750	6,750
"	1,300	550	750	15 "	10,000	3,000	7,000
"	1,400	1,000	800	16 "	10,500	3,250	7,250
"	1,500	1,050	850	17 "	11,000	3,500	7,500
"	1,600	1,100	900	18 "	11,500	3,750	7,750
"	1,700	1,150	950	19 "	12,000	4,000	8,000
"	1,800	1,200	1,000	20 "	12,500	4,250	8,250
"	1,900	1,250	1,050				
"	2,000	1,300	1,100				
"	2,100	1,350	1,150				
"	2,200	1,400	1,200				
"	2,300	1,450	1,250				
"	2,400	1,500	1,300				
"	2,500	1,550	1,350				
"	2,600	1,600	1,400				
"	2,700	1,650	1,450				
"	2,800	1,700	1,500				
"	2,900	1,750	1,550				
"	3,000	1,800	1,600				
"	3,100	1,850	1,650				
"	3,200	1,900	1,700				
"	3,300	1,950	1,750				
"	3,400	2,000	1,800				
"	3,500	2,050	1,850				
"	3,600	2,100	1,900				
"	3,700	2,150	1,950				
"	3,800	2,200	2,000				
"	3,900	2,250	2,050				
"	4,000	2,300	2,100				
"	4,100	2,350	2,150				
"	4,200	2,400	2,200				
"	4,300	2,450	2,250				
"	4,400	2,500	2,300				
"	4,500	2,550	2,350				
"	4,600	2,600	2,400				
"	4,700	2,650	2,450				
"	4,800	2,700	2,500				
"	4,900	2,750	2,550				
"	5,000	2,800	2,600				
"	5,100	2,850	2,650				
"	5,200	2,900	2,700				
"	5,300	2,950	2,750				
"	5,400	3,000	2,800				
"	5,500	3,050	2,850				
"	5,600	3,100	2,900				
"	5,700	3,150	2,950				
"	5,800	3,200	3,000				
"	5,900	3,250	3,050				
"	6,000	3,300	3,100				
"	6,100	3,350	3,150				
"	6,200	3,400	3,200				
"	6,300	3,450	3,250				
"	6,400	3,500	3,300				
"	6,500	3,550	3,350				
"	6,600	3,600	3,400				
"	6,700	3,650	3,450				
"	6,800	3,700	3,500				
"	6,900	3,750	3,550				
"	7,000	3,800	3,600				
"	7,100	3,850	3,650				
"	7,200	3,900	3,700				
"	7,300	3,950	3,750				
"	7,400	4,000	3,800				
"	7,500	4,050	3,850				
"	7,600	4,100	3,900				
"	7,700	4,150	3,950				
"	7,800	4,200	4,000				
"	7,900	4,250	4,050				
"	8,000	4,300	4,100				
"	8,100	4,350	4,150				
"	8,200	4,400	4,200				
"	8,300	4,450	4,250				
"	8,400	4,500	4,300				
"	8,500	4,550	4,350				
"	8,600	4,600	4,400				
"	8,700	4,650	4,450				
"	8,800	4,700	4,500				
"	8,900	4,750	4,550				
"	9,000	4,800	4,600				
"	9,100	4,850	4,650				
"	9,200	4,900	4,700				
"	9,300	4,950	4,750				
"	9,400	5,000	4,800				
"	9,500	5,050	4,850				
"	9,600	5,100	4,900				
"	9,700	5,150	4,950				
"	9,800	5,200	5,000				
"	9,900	5,250	5,050				
"	10,000	5,300	5,100				

If this Policy is continued in force beyond the twentieth year, tables of Cash Loans, Paid up Values and Cash Surrender Values, as above, after the twentieth year, will be furnished on application to the Head Office.

APPLICATION.

It is hereby DECLARED AND AGREED that all hereinbefore contained with the accompanying reports and agreement (Form 1-B and Form 2), and this Declaration and Agreement, constitute an application to the North American Life Assurance Company for the insurance proposed; that a Policy, if issued in the Company's usual form and delivered, shall be the only acceptance of this application; that any person having or claiming any interest under such Policy adopts as *his* or *her* own, each and all of the statements in said Application—all of which statements are hereby warranted to be true and declared to be material to the contract—whether written by *his* or *her* own hand or not, and declares the same to be full, complete and true as facts, and that such statements are the only statements upon which the Policy, if issued, will be founded; that such Policy will be accepted when presented, subject to the terms in and upon the said Policy, and as herein set forth:

That the entire contract shall consist only of said Application and Policy, and shall be construed and interpreted as a whole, and in each of its parts and obligations, according only to the terms thereof; that no part of the Application or Policy will be varied by any usage or custom whatever, that the place of contract for all purposes shall be the place of the delivery of the Policy, and all rights, claims and remedies not based on such contract, are hereby waived:

That no agent of the Company (whether called General or otherwise) has power to bind the Company in any way; nor is any agent authorized to receive any payment due to the Company, except when furnished with a receipt therefor, signed by the President or Managing Director, in accordance with the terms of such receipt, every such payment *being then not overdue*:

That, in any distribution or apportionment of profits, surplus, or dividend, the principles and methods which may then be in use by the Company for such distribution or apportionment, and its determination of the amount distributed or apportioned, to any Policy which may be issued under this application, shall be and are hereby ratified and accepted by and for every person who shall have, or claim, any interest in the contract:

That no information or statement not contained in said application, no notice of any facts touching said Application or said Policy, however made, given, received or acquired, shall affect the Company, unless forthwith communicated in writing by the insured to its President or Managing Director at its Head Office in Toronto, Canada, and assented to by him in writing for the Company, that no agent of the Company, or any other person, except the President, a Vice President or the Managing Director, under the direction of the Board of Directors, has power to make, alter, revive or renew any contract of insurance, grant permits, or waive forfeitures or any condition of such Policy.

It is hereby further agreed by me, that should the Company upon any occasion consent to renew or revive a Policy after the same has become null and void, every such renewal or revival shall always be understood as in no wise creating any precedent for waiving, or as a waiver of, any condition or agreement in the Policy or Application; that under no circumstances shall the Policy be held to be in force until the actual payment to, and acceptance of the first premium due thereon by an authorized agent of the Company, and the delivery to the insured of the necessary receipt signed by the Managing Director, the life of the person proposed for insurance being at the time of such payment in the same condition of health as stated in this Application; and that if any fraudulent or materially incorrect averment has been made, or any material information has been withheld, by the insured, all sums which shall have been paid to the Company upon account of the insurance made in consequence hereof, shall be forfeited, and the insurance shall be absolutely null and void; that no presumption of death shall arise from disappearance; that if a note, cheque, draft or other obligation be given for the first or subsequent premium or any part thereof, and if the same be not paid at maturity any insurance made or renewed thereby, or Policy issued on this Application, shall thereupon become null and void, but the note, cheque, draft or other obligation must nevertheless be paid; and that I have READ, OR HEARD READ, and understand said Application and this agreement part thereof, and assent to all therein contained. I also agree to accept the Policy when issued on the terms mentioned herein, and pay the Company the premium thereon, in consideration of this examination and of their acceptance of this Application.

20-PREMIUMS LIFE POLICY.

No. 999,999.

AGE, 35

THE NORTHWESTERN MUTUAL LIFE
INSURANCE COMPANY

AMOUNT, \$10,000.

PREMIUM, \$378.00.

BY THIS POLICY OF ASSURANCE

In Consideration of the statements and agreements made in the application for this policy, which is hereby made a part of this contract, and in further consideration of the payment of *Three Hundred Seventy-eight* Dollars, the receipt whereof is hereby acknowledged, and of the *annual* payment of a like sum to the said Company, at or before twelve o'clock noon on or before the *first* day of *August* in every year until premiums for twenty full years shall have been paid, or until the prior death of the insured, promises to pay, at its office, in Milwaukee, Wisconsin, unto *Jane Doe*, beneficiary, *wife of John Doe*, the insured, of *Milwaukee*, in the State of *Wisconsin*, subject to the right of the insured to change the beneficiary or beneficiaries as hereinafter provided, the sum of *Ten Thousand* Dollars, upon receipt and approval of proofs of the fact and cause of the death of said insured while this policy is in full force, the balance of the year's premium, if any, and any other indebtedness on account of this policy being first deducted therefrom; provided, however, that if no beneficiary shall survive the said insured, then such payment shall be made to the executors, administrators or assigns of the said insured.

This policy shall, while in full force, share in the surplus annually, according to the Company's usage, at each distribution after two years from the date hereof, until all contributions to the surplus found in the course of making such distributions to have arisen from this policy shall have been returned; except that, if at the end of two years from the date hereof choice be made by the insured of one of the Tontine periods of accumulation offered, no dividends shall be due or payable until the expiration of such period, except as hereinafter provided for a restoration upon the annual dividend plan, and then only if this policy is in full force.

This policy, after payment of premiums for three full years shall be nonforfeitable under and subject to the provisions contained on the second and third pages hereof.

This policy shall not take effect until the first premium shall have been actually paid while the insured is in good health, and is issued and accepted by the parties in interest subject to the provisions and benefits stated on the second and third pages hereof which are hereby made a part of this contract.

In Witness Whereof, THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, at its office in Milwaukee, Wisconsin, has by its President and Secretary signed and delivered this contract, this *first* day of *August*, one thousand nine hundred.

J. W. SKINNER,
Secretary.

H. L. PALMER,
President.

PROVISIONS.

PREMIUM PAYMENTS.—1st. No premium after the first shall be considered paid unless a receipt shall be given therefor, signed by the President or Secretary and countersigned by an agent authorized to receive such premium. If within three years from the date hereof, default shall be made in the payment of any premium this Policy shall cease and determine and, unless restored, all payments thereon shall remain the property of the Company.

ASSIGNMENTS.—2d. If this Policy be assigned, a duplicate of the assignment shall, within thirty days, be given to the Company and satisfactory proof of assignee's interest be produced on making claim. The Company by receiving or filing any assignment will not assume any responsibility for the validity thereof.

INCONTESTABILITY.—3d. After two years from the date hereof, the liability of the Company under this contract shall not be disputed on account of any misstatement in the application, unless it relates to some fact material to the risk and shall have been intentionally made. Misstatement of age, made without fraudulent intent, will be adjusted by the Company in accordance with the published premium rate now in use for the correct age.

BENEFITS AND PRIVILEGES.

CHANGE IN PREMIUM PAYMENTS.—1st. The mode of premium payment may be changed on any anniversary date from Annual to Semi-Annual or Quarterly, or *vice versa*, at the premium rates in use by the Company at the date hereof, but the payment of any premium shall not have the effect to continue this Policy in full force longer than for the time specified in the receipt therefor.

GRACE IN PAYMENT OF PREMIUMS.—2d. A grace of thirty days, during which the Policy remains in full force, will be allowed in payment of all premiums except the first, subject to an interest charge at a rate not to exceed six per cent per annum.

RESTORATION.—3d. If default be made in premium payment, this Policy, if not previously surrendered, may be restored to full force at any time within five years upon certificate of good health being furnished by the Insured and approved by the Company, and payment of all premiums past due, with not to exceed six per cent yearly interest, except that if a

Tontine Dividend period is selected, the Policy cannot be restored as a Tontine Dividend Policy later than sixty days after default in premium payment.

DIVIDEND OPTIONS.—4th. Two years from the date hereof the Insured shall have the choice, to be made in writing, of receiving dividends annually while this Policy is in full force, or of deferring all surplus payment for a Tontine Dividend period in accordance with the Company's Tontine Dividend Agreement. Annual dividends may be applied either (1st) toward payment of premium, or (2d) to the purchase of nonforfeitable participating paid-up additions to the Policy, evidence of good health satisfactory to the Company required for the first addition, or upon change from 1st to 2d method, but not otherwise.

NOMINATING OR CHANGING BENEFICIARY.—5th. The Insured, subject to the rights of any assignee, may nominate a Beneficiary or Beneficiaries, provided none be herein named; or may change the Beneficiary or Beneficiaries, at any time during the continuance of this Policy by filing with the Company a written request accompanied by this Policy, such nomination or change to take effect upon the endorsement of the same on the Policy by the Company.

NOMINATION OF CONTINGENT BENEFICIARY.—Subject to the rights of any assignee and subject to change by the person or persons nominating; a Beneficiary or Beneficiaries, in succession, hereinafter designated as contingent Beneficiary or Beneficiaries, may be nominated in writing at any time by the Insured, or in the event of his failure to so nominate, by the Beneficiary or Beneficiaries if of lawful age.

NONFORFEITURE AND LOAN FEATURES.

PAID-UP INSURANCE.—1st. If, after payment of premium for three or more years, default shall be made in the payment of any premium, this contract shall secure, without action on the part of the Insured, nonparticipating paid-up Insurance as specified in the table below; or,

EXTENDED INSURANCE.—If the Insured in his application for this Policy shall have made, or the Insured, together with the Beneficiary and assigns if any, after the issuance of this Policy and not later than three months after such default in premium payment, shall make written application for extended insurance, the Company (provided such application for extended insurance shall not have been revoked in writing) will, in lieu of the paid-up insurance aforesaid, extend and continue in force the full amount of this Policy as nonparticipating term insurance as specified in the table below; but, if the Insured shall die within one year after such default in premium payment and within the term of said extended insurance, the Company will deduct from the amount payable all premiums that would have become due on this Policy had default not occurred, with interest thereon at not to exceed the rate of six per cent per annum; provided in either case, that any existing indebtedness to the Company on account of this Policy, if not paid in cash, will reduce the amount of insurance indicated in the ratio of such indebtedness to the reserve for such insurance.

CASH SURRENDER VALUES.—2d. The Company will upon request, with a full and valid surrender of the Policy and all claims thereunder, pay a cash surrender value as indicated in the table below for the number of years the Policy has been in full force, less any existing indebtedness to the Company on account of this Policy; but under this provision no cash surrender value will be paid if the Policy is extended as term insurance.

LOANS.—3d. If this Policy has not been extended as term insurance, the Company will loan up to the amount indicated in the table below for the number of years the Policy has been in full force, at not to exceed six per cent annual interest, upon a satisfactory assignment of the Policy to the Company as collateral security and subject to the usual regulations of the Company relating to Policy loans.

TABLE OF LOAN AND SURRENDER VALUES.

NOTE.—These figures apply only during the lifetime of the Insured and to policies free from indebtedness, but any existing indebtedness may be paid in cash and the table will then apply; or if not so paid, the loan and

cash values will be reduced to the extent of the indebtedness and the amount of insurance will be reduced in the ratio of the indebtedness to the reserve for such insurance:

tions, if continued in force, will increase the above guarantees.

INSTALMENT AND ANNUITY FEATURES.

The Insured during his lifetime, with the privilege of revocation, or the Beneficiary or Beneficiaries when this Policy becomes payable by the death of the Insured if within the Endowment period, provided the Insured shall not have otherwise directed, shall have the right to elect, in lieu of payment in one sum, either of Options "A," "B" or "C": Provided, however—

AMOUNT DUE.—1st. The amount due must equal or exceed \$1,000.

ENDORSEMENT ON POLICY.—2d. Any election, revocation, nomination or change to be valid, must be in writing and this Policy returned to the Company for appropriate endorsement.

RIGHTS OF CONTINGENT BENEFICIARY.—3d. Any contingent Beneficiary or Beneficiaries shall upon satisfactory proof of the death of the last surviving Beneficiary succeed to all the rights and privileges possessed by said Beneficiary at the time of such death, except that under Option "C" the rights of any contingent Beneficiary shall be limited to such of the first twenty-five instalments, if any, as remain unpaid at the death of the last surviving Beneficiary.

SURVIVING BENEFICIARY.—4th. If there be more than one Beneficiary the rights of any deceased Beneficiary shall pass to the surviving Beneficiaries or Beneficiary, upon satisfactory proof of such decease, except that under Option "C" the rights of any Beneficiary to continuous instalments shall cease and determine with the death of such Beneficiary, and only so many of the first twenty-five instalments, if any, as then remain unpaid, shall pass to the surviving Beneficiaries or Beneficiary.

LAST SURVIVING BENEFICIARY OR CONTINGENT BENEFICIARY.—5th. At the death of the last surviving Beneficiary if there be no contingent Beneficiary then living, or at the death of the last surviving contingent

Beneficiary occurring subsequently thereto, the amount retained by the Company under Option "A," will be paid to the executors, administrators or assigns of such last surviving Beneficiary or contingent Beneficiary upon the surrender of this Policy; under the same conditions, any of the stipulated instalments under Option "B," or any of the first twenty-five instalments under Option "C," then remaining unpaid will be commuted upon the basis of three per cent compound interest and paid in one sum in the manner.

OPTION A.

ANNUITY EXTENSION.—To have the whole or any part not less than \$1,000 of the proceeds of this Policy at the death of the Insured, including any dividend additions then in force, retained by the Company until the death of the last surviving Beneficiary or contingent Beneficiary, the Company in the meantime to pay an annuity equal to three per cent of the amount so retained, the first annuity being payable one year after the death of the Insured.

COMMUTATION OF ANNUITY.—At the time any annuity payment becomes due the Beneficiary or Beneficiaries if of lawful age, provided the Company has not been otherwise directed by the Insured, shall have the right upon the surrender of this Policy to withdraw the amount so retained by the Company, in addition to such annuity payment, and if said amount be so withdrawn the annuity payments shall cease.

OPTION B.

LIMITED INSTALMENTS.—To have the whole or any part not less than \$1,000 of the proceeds of this Policy at the death of the Insured if within the Endowment period, including any dividend additions then in force, paid in a specified number of annual instalments as per the first table below, *which shall apply pro rata per \$1,000 for the amount to be so paid*, the first instalment being payable immediately.

CHANGE OF INSTALMENTS.—The number of instalments may be changed at any time by the Insured, but any such change must be effected prior to the payment of the first instalment.

COMMUTATION OF INSTALMENTS.—The instalments remaining unpaid will be commuted upon the basis of three per cent compound interest and paid in one sum at any time when an instalment is due, upon written request of the Beneficiary or Beneficiaries, if of lawful age, and due surrender of this Policy, provided the Insured shall not have otherwise directed in writing.

LIMITED INSTALMENT TABLE.

Number of Instalments.....	25	20	19	18	17	16	15*	14	13	12
Amount of Each	\$55 75	\$65 25	\$67 78	\$70 59	\$73 74	\$77 29	\$81 32	\$85 94	\$91 29	\$97 53
Number of Instalments.....	11	10	9	8	7	6	5	4	3	2
Amount of Each ..	104 92	118 81	124 69	133 90	155 83	179 22	211 99	261 19	343 23	507 39

*ILLUSTRATION.—If payment is to be made by 15 instalments, the amount of each instalment will be \$81.32 for each \$1,000.

OPTION C.

CONTINUOUS INSTALMENTS.—To have the whole or any part not less than \$1,000 of the proceeds of this Policy at the death of the Insured, including any dividend additions then in force, paid in annual instalments continuous during the lifetime of any Beneficiary of an amount corresponding to that stated in the table below for the age of the Beneficiary or Beneficiaries at the date of death of the Insured, *which table shall apply pro rata per \$1,000 for the amount to be so paid*, the first instalment being payable immediately.

PRO RATA SHARE.—If there be more than one Beneficiary the amount to be so paid shall be considered as divided into equal parts, and the amount of each Beneficiary's annual instalment shall be determined pro rata for the age attained.

CONTINUOUS INSTALMENT TABLE.

Age.	Annual Instalment.	Age.	Annual Instalment.	Age.	Annual Instalment.	Age.	Annual Instalment.
10	\$38 91	24	\$41 15	38	\$46 04	52	\$52 45
11	36 46	25	41 41	39	46 50	53	52 83
12	38 63	26	41 68	40	46 97	54	53 20
13	38 80	27	41 97	41	47 46	55	53 56
14	38 97	28	42 27	42	47 96	56	53 88
15	39 16	29	42 58	43	48 46	57	54 18
16	39 35	30	42 91	44	48 95	58	54 46
17	39 55	31	43 25	45	49 43	59	54 71
18	39 75	32	43 61	46	49 89	60	54 93
19	39 97	33	43 98	47	50 33	61	55 12
20	40 19	34	44 36	48	50 77	62	55 27
21	40 42	35	44 76	49	51 21	63	55 38
22	40 65	36	45 18	50	51 63	64	55 46
23	40 90	37	45 60	51	52 06	65	55 50

PARTICIPATION.—All stipulated payments under Options "A" and "B," and the first twenty-five stipulated payments under Option "C," will be increased by such annual dividends as may be apportioned by the Company.

20-YEAR ENDOWMENT POLICY.

No. 999,999.

AGE, 35.

THE NORTHWESTERN MUTUAL LIFE
INSURANCE COMPANY

AMOUNT, \$10,000.

PREMIUM, \$514.30.

BY THIS POLICY OF ASSURANCE

In Consideration of the statements and agreements made in the application for this policy, which is hereby made a part of this contract, and in further consideration of the payment of *Five Hundred Fourteen and $\frac{80}{100}$* Dollars, the receipt whereof is hereby acknowledged, and of the *annual* payment of a like sum to the said Company, at or before twelve o'clock noon on or before the *first day of August* in every year during the continuance of this policy, promises to pay, at its office, in Milwaukee, Wisconsin, unto *Jane Doe*, beneficiary, *wife of John Doe*, the insured, of *Milwaukee*, in the State of *Wisconsin*, subject to the right of the insured to change the beneficiary or beneficiaries as hereinafter provided, the sum of *Ten Thousand* Dollars, upon receipt and approval of proofs of the fact and cause of the death of said insured while this policy is in full force if such death shall occur within the period of *twenty* years from the date hereof, the balance of the year's premium, if any, and any other indebtedness on account of this policy being first deducted therefrom; provided, however, that if no beneficiary shall survive the said insured, then such payment shall be made to the executors, administrators or assigns of the said insured. If the said insured shall survive to the end of said period (hereinafter called the endowment period) and this policy shall then be in full force, the said sum, less any indebtedness as aforesaid, shall be paid to him or his assigns.

This policy shall, while in full force, share in the surplus annually, according to the Company's usage, at each distribution after two years from the date hereof, until all contributions to the surplus found in the course of making such distributions to have arisen from this policy shall have been returned; except that, if at the end of two years from the date hereof choice be made by the insured of one of the Tontine periods of accumulation offered, no dividends shall be due or payable until the expiration of such

period, except as hereinafter provided for a restoration upon the annual dividend plan, and then only if this policy is in full force.

This policy, after payment of premiums for three full years shall be nonforfeitable under and subject to the provisions contained on the second and third pages hereof.

This policy shall not take effect until the first premium shall have been actually paid while the insured is in good health, and is issued and accepted by the parties in interest subject to the provisions and benefits stated on the second and third pages hereof which are hereby made a part of this contract.

In Witness Whereof, THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, at its office in Milwaukee, Wisconsin, has by its President and Secretary signed and delivered this contract, this *first* day of *August*, one thousand nine hundred.

J. W. SKINNER,

Secretary.

H. L. PALMER,

President.

PROVISIONS.

PREMIUM PAYMENTS.—1st. No premium after the first shall be considered paid unless a receipt shall be given therefor, signed by the President or Secretary and countersigned by an agent authorized to receive such premium. If within three years from the date hereof, default shall be made in the payment of any premium, this Policy shall cease and determine and, unless restored, all payments thereon shall remain the property of the Company.

ASSIGNMENTS.—2d. If this Policy be assigned, a duplicate of the assignment shall, within thirty days, be given to the Company and satisfactory proof of assignee's interest be produced on making claim. The Company by receiving or filing any assignment will not assume any responsibility for the validity thereof.

INCONTTESTABILITY.—3d. After two years from the date hereof, the liability of the Company under this contract shall not be disputed on account of any misstatement in the application, unless it relates to some fact material to the risk and shall have been intentionally made. Misstatement of age, made without fraudulent intent, will be adjusted by the Company in accordance with the published premium rate now in use for the correct age.

BENEFITS AND PRIVILEGES.

CHANGE IN PREMIUM PAYMENTS.—1st. The mode of premium payment may be changed on any anniversary date from Annual to Semi-Annual or Quarterly, or *vice versa*, at the premium rates in use by the Company at the date hereof, but the payment of any premium shall not have the effect to continue this Policy in full force longer than for the time specified in the receipt therefor.

GRACE IN PAYMENT OF PREMIUMS.—2d. A grace of thirty days, during which the Policy remains in full force, will be allowed in payment of all premiums except the first, subject to an interest charge at a rate not to exceed six per cent per annum.

RESTORATION.—3d. If default be made in premium payment, this Policy, if not previously surrendered, may be restored to full force at any time within five years upon certificate of good health being furnished by the Insured and approved by the Company, and payment of all premiums past due, with not to exceed six per cent yearly interest, except that if a

Tontine Dividend period is selected, the Policy cannot be restored as a Tontine Dividend Policy later than sixty days after default in premium payment.

DIVIDEND OPTIONS.—4th. Two years from the date hereof the Insured shall have the choice, to be made in writing, of receiving dividends annually while this Policy is in full force, or of deferring all surplus payment for a Tontine Dividend period in accordance with the Company's Tontine Dividend Agreement. Annual dividends may be applied either (1st) toward payment of premium, or (2d) to the purchase of nonforfeitable participating paid-up additions to the Policy, evidence of good health satisfactory to the Company required for the first addition, or upon change from 1st to 2d method, but not otherwise.

NOMINATING OR CHANGING BENEFICIARY.—5th. The Insured, subject to the rights of any assignee, may nominate a Beneficiary or Beneficiaries, provided none be herein named, or may change the Beneficiary or Beneficiaries, at any time during the continuance of this Policy by filing with the Company a written request accompanied by this Policy, such nomination or change to take effect upon the endorsement of the same on the Policy by the Company.

NOMINATION OF CONTINGENT BENEFICIARY.—Subject to the rights of any assignee and subject to change by the person or persons nominating, a Beneficiary or Beneficiaries, in succession, hereinafter designated as contingent Beneficiary or Beneficiaries, may be nominated in writing at any time by the Insured, or in the event of his failure to so nominate, by the Beneficiary or Beneficiaries if of lawful age.

NONFORFEITURE AND LOAN FEATURES.

PAID-UP INSURANCE.—1st. If, after payment of premium for three or more years, default shall be made in the payment of any premium, this contract shall secure, without action on the part of the Insured, nonparticipating paid-up Endowment Insurance as specified in the table below; or,

EXTENDED INSURANCE.—If the Insured in his application for this Policy shall have made, or the Insured, together with the Beneficiary and assigns if any, after the issuance of this Policy and not later than three months after such default in premium payment, shall make written application for extended insurance, the Company (provided such application for extended insurance shall not have been revoked in writing) will, in lieu of the paid-up insurance aforesaid, extend and continue in force the full amount of this Policy as nonparticipating term insurance as specified in the table below; but, if the Insured shall die within one year after such default in premium payment and within the term of said extended insurance, the Company will deduct from the amount payable all premiums that would have become due on this Policy had default not occurred, with interest thereon at not to exceed the rate of six per cent per annum; provided in either case, that any existing indebtedness to the Company on account of this Policy, if not paid in cash, will reduce the amount of insurance indicated in the ratio of such indebtedness to the reserve for such insurance, and in the case of extended insurance such unpaid indebtedness will also correspondingly reduce the amount of Endowment, if any, payable to the Insured at the end of the term.

CASH SURRENDER VALUES.—2d. The Company will upon request, with a full and valid surrender of the Policy and all claims thereunder, pay a cash surrender value as indicated in the table below for the number of years the Policy has been in full force, less any existing indebtedness to the Company on account of this Policy; but under this provision no cash surrender value will be paid if the Policy is extended as term insurance.

LOANS.—3d. If this Policy has not been extended as term insurance, the Company will loan up to the amount indicated in the table below for the number of years the Policy has been in full force, at not to exceed six per cent annual interest, upon a satisfactory assignment of the Policy to the Company as collateral security and subject to the usual regulations of the Company relating to Policy loans.

TABLE OF LOAN AND SURRENDER VALUES.

NOTE.—These figures apply only during the lifetime of the Insured within the Endowment period and to policies free from indebtedness, but

any existing indebtedness may be paid in cash and the table will then apply or if not so paid, the loan and cash Values will be reduced to the extent of the indebtedness and the amount of insurance will be reduced in the ratio of the indebtedness to the reserve for each insurance:

No. Years Policy in Full Force.	Loan.	Paid-up Insurance.	Extended Insurance.			
			In Instalments.	In One Sum.	Years. Days. Endowment.	
10	No Loan will be made for less than \$50, nor for any sum not a multiple of Five Dollars.	Subject to Instalment Provision of this Contract.		\$ 70	10 196	Payable at End of Term of Extended Insurance if Insured is Then Living.
11				80	18 248	
12				90	16 000	
13				100	14 000	
14				110	12 000	
15				120	10 000	
16				130	8 000	
17				140	6 000	
18				150	4 000	
19				160	2 000	
20				170	0 000	
21				180	0 000	
22				190	0 000	
23				200	0 000	
24				210	0 000	
25				220	0 000	
26				230	0 000	
27				240	0 000	
28				250	0 000	
29				260	0 000	
30				270	0 000	
31				280	0 000	
32				290	0 000	
33				300	0 000	
34				310	0 000	
35				320	0 000	
36				330	0 000	
37				340	0 000	
38				350	0 000	
39				360	0 000	
40				370	0 000	
41				380	0 000	
42				390	0 000	
43				400	0 000	
44				410	0 000	
45				420	0 000	
46				430	0 000	
47				440	0 000	
48				450	0 000	
49				460	0 000	
50				470	0 000	
51				480	0 000	
52				490	0 000	
53				500	0 000	
54				510	0 000	
55				520	0 000	
56				530	0 000	
57				540	0 000	
58				550	0 000	
59				560	0 000	
60				570	0 000	
61				580	0 000	
62				590	0 000	
63				600	0 000	
64				610	0 000	
65				620	0 000	
66				630	0 000	
67				640	0 000	
68				650	0 000	
69				660	0 000	
70				670	0 000	
71				680	0 000	
72				690	0 000	
73				700	0 000	
74				710	0 000	
75				720	0 000	
76				730	0 000	
77				740	0 000	
78				750	0 000	
79				760	0 000	
80				770	0 000	
81				780	0 000	
82				790	0 000	
83				800	0 000	
84				810	0 000	
85				820	0 000	
86				830	0 000	
87				840	0 000	
88				850	0 000	
89				860	0 000	
90				870	0 000	
91				880	0 000	
92				890	0 000	
93				900	0 000	
94				910	0 000	
95				920	0 000	
96				930	0 000	
97				940	0 000	
98				950	0 000	
99				960	0 000	
100				970	0 000	
101				980	0 000	
102				990	0 000	
103				1000	0 000	
104				1010	0 000	
105				1020	0 000	
106				1030	0 000	
107				1040	0 000	
108				1050	0 000	
109				1060	0 000	
110				1070	0 000	
111				1080	0 000	
112				1090	0 000	
113				1100	0 000	
114				1110	0 000	
115				1120	0 000	
116				1130	0 000	
117				1140	0 000	
118				1150	0 000	
119				1160	0 000	
120				1170	0 000	
121				1180	0 000	
122				1190	0 000	
123				1200	0 000	
124				1210	0 000	
125				1220	0 000	
126				1230	0 000	
127				1240	0 000	
128				1250	0 000	
129				1260	0 000	
130				1270	0 000	
131				1280	0 000	
132				1290	0 000	
133				1300	0 000	
134				1310	0 000	
135				1320	0 000	
136				1330	0 000	
137				1340	0 000	
138				1350	0 000	
139				1360	0 000	
140				1370	0 000	
141				1380	0 000	
142				1390	0 000	
143				1400	0 000	
144				1410	0 000	
145				1420	0 000	
146				1430	0 000	
147				1440	0 000	
148				1450	0 000	
149				1460	0 000	
150				1470	0 000	
151				1480	0 000	
152				1490	0 000	
153				1500	0 000	
154				1510	0 000	
155				1520	0 000	
156				1530	0 000	
157				1540	0 000	
158				1550	0 000	
159				1560	0 000	
160				1570	0 000	
161				1580	0 000	
162				1590	0 000	
163				1600	0 000	
164				1610	0 000	
165				1620	0 000	
166				1630	0 000	
167				1640	0 000	
168				1650	0 000	
169				1660	0 000	
170				1670	0 000	
171				1680	0 000	
172				1690	0 000	
173				1700	0 000	
174				1710	0 000	
175				1720	0 000	
176				1730	0 000	
177				1740	0 000	
178				1750	0 000	
179				1760	0 000	
180				1770	0 000	
181				1780	0 000	
182				1790	0 000	
183				1800	0 000	
184				1810	0 000	
185				1820	0 000	
186				1830	0 000	
187				1840	0 000	
188				1850	0 000	
189				1860	0 000	
190				1870	0 000	
191				1880	0 000	
192				1890	0 000	
193				1900	0 000	
194				1910	0 000	
195				1920	0 000	
196				1930	0 000	
197				1940	0 000	
198				1950	0 000	
199				1960	0 000	
200				1970	0 000	
201				1980	0 000	
202				1990	0 000	
203				2000	0 000	
204				2010	0 000	
205				2020	0 000	
206				2030	0 000	
207				2040	0 000	
208				2050	0 000	
209				2060	0 000	
210				2070	0 000	
211				2080	0 000	
212				2090	0 000	
213				2100	0 000	
214				2110	0 000	
215				2120	0 000	
216				2130	0 000	
217				2140	0 000	
218				2150	0 000	
219				2160	0 000	
220				2170	0 000	
221				2180	0 000	
222				2190	0 000	
223						

Beneficiary then living or at the death of the last surviving contingent Beneficiary occurring subsequently thereto, the amount retained by the Company under Option "A," will be paid to the executors, administrators or assigns of such last surviving Beneficiary or contingent Beneficiary upon the surrender of this Policy; under the same conditions, any of the stipulated instalments under Option "B," or any of the first twenty-five instalments under Option "C," then remaining unpaid will be commuted upon the basis of three per cent compound interest and paid in one sum in like manner.

OPTION A.

ANNUITY EXTENSION.—To have the whole or any part not less than \$1,000 of the proceeds of this Policy at the death of the Insured if within the Endowment period, including any dividend additions then in force, retained by the Company until the death of the last surviving Beneficiary or contingent Beneficiary, the Company in the meantime to pay an annuity equal to three per cent of the amount so retained, the first annuity being payable one year after the death of the Insured.

COMMUTATION OF ANNUITY.—At the time any annuity payment becomes due the Beneficiary or Beneficiaries if of lawful age, provided the Company has not been otherwise directed by the Insured, shall have the right upon the surrender of this Policy to withdraw the amount so retained by the Company, in addition to such annuity payment, and if said amount be so withdrawn the annuity payments shall cease.

OPTION B.

LIMITED INSTALMENTS.—To have the whole or any part not less than \$1,000 of the proceeds of this Policy at the death of the Insured if within the Endowment period, including any dividend additions then in force, paid in a specified number of annual instalments as per the first table below, which shall apply pro rata per \$1,000 for the amount to be so paid, the first instalment being payable immediately.

CHANGE OF INSTALMENTS.—The number of instalments may be changed at any time by the Insured, but any such change must be effected prior to the payment of the first instalment.

COMMUTATION OF INSTALMENTS.—The instalments remaining unpaid will be commuted upon the basis of three per cent compound interest and paid in one sum at any time when an instalment is due, upon written request of the Beneficiary or Beneficiaries, if of lawful age, and due surrender of this Policy, provided the Insured shall not have otherwise directed in writing.

LIMITED INSTALMENT TABLE.

Number of Instalments.....	25	20	19	18	17	16	15*	14	13	12
Amount of Each	\$55 75	\$65 25	\$67 78	\$70 59	\$73 74	\$77 29	\$81 32	\$85 94	\$91 29	\$97 53
Number of Instalments	11	10	9	8	7	6	5	4	3	2
Amount of Each ..	104 92	113 81	124 69	138 30	155 83	179 22	211 99	261 19	343 23	507 39

*ILLUSTRATION.—If payment is to be made by 15 instalments, the amount of each instalment will be \$81.32 for each \$1,000.

OPTION C.

CONTINUOUS INSTALMENTS.—To have the whole or any part not less than \$1,000 of the proceeds of this Policy at the death of the Insured if within the Endowment period, including any dividend additions then in force, paid in annual instalments continuous during the lifetime of any Beneficiary of an amount corresponding to that stated in the table below for the age of the Beneficiary or Beneficiaries at the date of the death of the Insured, which table shall apply pro rata per \$1,000 for the amount to be so paid, the first instalment being payable immediately.

PRO RATA SHARE.—If there be more than one Beneficiary the amount to be so paid shall be considered as divided into equal parts, and the amount of each Beneficiary's annual instalment shall be determined by rate for the age attained.

CONTINUOUS INSTALLMENT TABLE.

Age.	Annual Instalment.	Annual instalment.	Age.	Annual Instalment.
10	\$86 31	\$44 04	53	\$52 45
11	86 46	44 50	54	52 88
12	86 68	45 97	55	53 20
13	86 90	47 46	56	53 58
14	88 97	47 96	57	54 18
15	89 16	48 46	58	54 46
16	89 35	48 95	59	54 71
17	89 55	49 43	60	54 98
18	89 75	49 89	61	55 12
19	89 97	50 33	62	55 27
20	40 19	50 77	63	55 39
21	40 41	51 21	64	55 46
22	40 63	51 63	65	55 50
23	40 90	52 05		

PARTICIPATION.—All stipulated payments under Options "A" and "B," and the first twenty-five stipulated payments under Option "C," will be increased by such annual dividends as may be apportioned by the Company.

AT MATURITY OF THE ENDOWMENT.—The foregoing Instalment and Annuity features shall also apply with equal force to payment at the end of the Endowment period, and subject to the provisions thereof, the Insured may then elect, in lieu of payment in one sum, either of Options "A," "B" or "C," and may himself be the Beneficiary, or he may nominate any other person or persons to be the Beneficiary or Beneficiaries thereunder. contingent Beneficiary or Beneficiaries may also be nominated as provided in this contract.

APPLICATION.

Do you desire extended insurance instead of paid-up insurance to be automatic under the policy applied for?

Do you understand and agree that no statements, representations, or information made or given by or to the person soliciting or taking this application for a policy, or to any other person, shall be binding on the Company, or in any manner affect its rights, unless such statements, representations or information be reduced to writing and presented to and approved by the officers of the Company at the Home Office?

It is hereby declared and agreed that all the statements and answers written in this application, marked Part I, as well as those to be made to the Medical Examiner, marked Part II, are warranted to be true and to be full and fair answers to the questions and are offered to the Company as consideration for the Contract of Insurance, which shall not take effect until the first premium shall have been actually paid during the life of the person herein proposed for insurance, and while he is in good health. It is also agreed that if within two years from the date hereof, I shall pass south of the Tropic of Cancer, or be personally engaged in blasting, mining or submarine operations, or in the production of highly inflammable or explosive substances, or in switching or coupling or uncoupling cars, or be employed in any capacity on the trains of a railroad except as passenger or sleeping car conductor, mail agent, express messenger or baggage-master, or in ocean navigation, or shall enter or be engaged in any military or naval service (except in time of peace), without a written permit therefor signed by the President or Secretary of the Company, or shall, within said two years, either undertake an aerial voyage, or die in consequence of a duel, or, whether sane or insane, die by my own hand, then, and in every such case, any policy issued on this application shall be null and void.

MUTUAL INVESTMENT CONTRACT—20-PREMIUMS LIFE.

No. 99,654.

AGE, 85.

THE PACIFIC MUTUAL LIFE INSURANCE CO.
OF CALIFORNIA.

AMOUNT, \$10,000.

PREMIUM, \$850.

IN CONSIDERATION of the application for this Policy, which is made a part of this contract (a copy of which is hereto annexed), and of the payment in advance of the sum of *Three Hundred and Fifty Dollars* (which payment may be made in semi-annual installments of \$182, or quarterly installments of \$92.50, covering the period of half year's or quarter year's insurance for which the installment is paid in advance), hereby insures the life of *George A. Moore*, of *Alameda*, County of *Alameda*, State of *California*, for one year from the date hereof, payable in the amount and to the beneficiary hereinafter named; and in consideration of the further payment of a like sum on or before the *First* day of *March* in each year thereafter during the continuance of this Policy and until *Twenty* years' premiums have been paid (which sum may be paid in like installments as aforesaid, but subject to the same conditions) hereby promises to pay *Ten Thousand Dollars*, less the balance of any partially paid annual premium, to *Mary Ellen Moore*, wife of said *George A. Moore*, should she survive said Insured, otherwise to his executors, administrators or assigns; or to such other beneficiary as may be designated by the Insured as hereinafter provided, at the Home Office of said Company in *San Francisco*, *California*, upon due notice and satisfactory proof of the death of said Insured.

The benefits, conditions and values on the next page of this Policy are hereby made a part hereof.

IN WITNESS WHEREOF, the said THE PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALIFORNIA has, by its President and Secretary, signed and delivered this contract at the City of *San Francisco*; this *First* day of *March*, 1898:

J. N. PATTON,
Secretary.

GEORGE A. MOORE,
President.

BENEFITS, CONDITIONS AND VALUES

REFERRED TO ON THE PRECEDING PAGE OF THIS POLICY.

INCONTESTABILITY.—This Policy shall be indisputable, after two years from its date of issue, for the amount due, provided the premiums are duly paid.

PAYMENT OF PREMIUMS.—All premiums upon this Policy are due and payable at the Home Office of the Company in the City of San Francisco, but may be paid to agents of the Company producing receipts signed by the President, Vice-President, Secretary or Assistant Secretary, and countersigned by such agents.

DIVIDENDS.—So long as this Policy remains in full force and effect, it shall share in the annual dividends as apportioned by the Company. Any paid-up insurance issued in lieu of this Policy before *Twenty* years' premiums have been paid shall be nonparticipating.

ASSIGNMENT.—Any assignment of this Policy must be made in duplicate and both sent to the Company's Home Office, one duplicate to be retained by the Company and the other returned. The Company will not assume responsibility for the validity of any assignment.

CHANGE OF BENEFICIARY.—This Policy is issued with the express understanding that the Insured may, provided this Policy has not been assigned, change the beneficiary or beneficiaries, at any time and from time to time during the continuance of this Policy, by filing with the Company a written request, duly acknowledged, accompanied by this Policy; such change to take effect upon the endorsement of the same upon the Policy by the Company.

SERVICE IN WAR.—In case of death from or in consequence of service in war, unless permission from the Company in writing, to engage voluntarily or by draft in any military or naval service has been previously obtained, only the net reserve (computed according to the Combined Experience Table of Mortality, with interest at 4 per cent per annum), shall be the amount due.

ERROR IN AGE.—If the age of the Insured is understated in the application for this Policy, the amount due at the maturity of this Policy shall be such proportion of the amount of the insurance as the premium paid bears to the required premium at the true age.

ALTERATIONS.—No alterations or waiver of the conditions of this Policy shall be valid unless made in writing at the Home Office of the Company, and signed by the President or Vice-President, and Secretary or Assistant Secretary.

LOANS.—After premiums have been paid upon this Policy for not less than three full years, the party having the right of surrender hereunder may borrow upon it, in accordance with the rules and regulations of the Company, 75 per cent of its cash value at the time the loan is requested. Any indebtedness to the Company, from the Insured, beneficiary or assignee, shall first be deducted in any settlement of this Policy.

VALUES AND ADDITIONS.—If all the annual dividends apportioned to this Policy are used for the purchase of additional insurance thereto, then and in that case the values, respectively, of this Policy shall be not less than stipulated in the "Schedule of Policy Values" below; provided, that in event of termination by "surrender value" under said schedule, this Policy shall be duly surrendered to the Company while in force, or within three months of its date of lapse, and that all indebtedness above mentioned shall first be repaid.

SCHEDULE OF POLICY VALUES

This schedule applies to this Policy only if free from indebtedness, but such indebtedness may be repaid at any time before Policy values are payable.

In Every 10 Years as shown Total Amount Payable after policy Year Indicated.	Policy Year.	Surrender Value.		In Every 10 Years as shown Total Amount Payable after policy Year Indicated.	Policy Year.	Surrender Value.	
		In Event of Termination at End of Policy Year Indicated.				In Event of Termination at End of Policy Year Indicated.	
Amount.		In Paid up Life Insurance Payable at Death.	or, 10 Cash.	Amount.		In Paid up Life Insurance Payable at Death.	or, 10 Cash.
\$50,000	1st	\$.....	\$.....	\$51,700	11th	\$9,200	\$5,000
10,000	2d	"1,010	200	11,000	12th	1,000	2,000
10,410	3d	2,100	400	12,410	13th	2,000	3,000
10,820	4th	3,100	600	13,820	14th	3,000	4,000
10,920	5th	4,210	800	14,920	15th	4,000	5,000
11,000	6th	5,300	1,000	15,000	16th	5,000	6,000
11,100	7th	6,440	1,200	16,100	17th	6,000	7,000
11,200	8th	7,500	1,400	17,200	18th	7,000	8,000
11,300	9th	8,500	1,600	18,300	19th	8,000	9,000
11,400	10th	9,500	1,800	19,400	20th	9,000	10,000

If any dividend is withdrawn or used in reduction of premium payment, this Policy will nevertheless be entitled to one of the following values: (1) After payment of premium for three full years if duly surrendered to the Company while in force or within three months of its date of lapse, any indebtedness being then repaid, to full paid nonparticipating life insurance in amount equal to as many fractional parts of the principal sum of this Policy as there have been full annual premiums paid hereon, together with any existing additions by dividends; or (2) If in force and duly surrendered to the Company at twenty years from date issued or within thirty days thereafter, any indebtedness being then repaid, to cash in amount Fifty per Centum and Twenty Dollars, increased by the net reserve (computed according to the Combined Experience Table of Mortality, with interest at 4 per cent per annum) of all its existing dividend additions.

EXTENDED COVERAGE—After this Policy has been in force three full years, should it lapse and not be reissued as provided above, the full amount of the Policy at date of lapse, any indebtedness being repaid within three months thereafter, will be extended without request or demand therefor as nonparticipating term insurance, but only for the period specified in the "Schedule of Extended Insurance" following; provided that the said term insurance shall be based upon completed insurance years only, and that if the insured dies within three years from such lapse, all unpaid premiums, with interest at 6 per cent per annum shall be deducted from the amount insured.

SCHEDULE OF EXTENDED INSURANCE

AT END OF	Extension Period.		AT END OF	Extension Period.	
	Years.	Days.		Years.	Days.
1st Year.	1	115	12th Year.	20	30
2d "	2	115	13th "	20	30
3d "	3	115	14th "	20	30
4th "	4	115	15th "	20	30
5th "	5	115	16th "	20	30
6th "	6	115	17th "	20	30
7th "	7	115	18th "	20	30
8th "	8	115	19th "	20	30
9th "	9	115	20th "	20	30
10th "	10	115			

APPLICATION.

I apply for a contract or policy of life insurance, which if tendered I agree to accept, and as consideration therefor offer this application, which includes answers to the Medical Examiner, and which is true and warranted. I agree that a policy which may be granted upon this application shall not be in force until the actual payment to and acceptance of the premium by said Company or its authorized agent while I am in the same condition of health as herein stated. I warrant: That if I die within two years from the date of such policy in consequence of having engaged in any specially hazardous occupation or employment (the specially hazardous occupations or employments herein referred to are the handling of electric wires and dynamos, blasting, mining, submarine labor, aeronautical ascensions, Arctic explorations, the manufacture, handling and transportation of highly explosive or inflammable substances, service upon any railroad train or switching or coupling cars, or on any steam or other vessel) without first obtaining written permission of the company, signed by its President or Vice President and Secretary or Assistant Secretary, then such policy shall be null and void; that if I die in consequence of having violated law, or by my own hand or act, voluntary or involuntary, sane or insane, during such two years, the only liability under said policy shall be for the net reserve held thereon, computed according to the Combined Experience Table of Mortality, with interest at four per cent per annum; that in any distribution of surplus or apportionment of dividend the principles and methods which may be adopted by the Company for such distribution or apportionment, and its determination of the amount equitable belonging to any contract which may be issued under this application, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under the contract now proposed; that during the first year succeeding the date of any policy which may be issued hereunder, the reserve value shall be computed upon the Combined Experience Table of Mortality, with interest at 4 per cent per annum, for the term rate; that prompt notice of the death of the Insured shall be given to the Company, and formal proofs on the Company's blanks be made within one year after death, and no suit upon said policy shall be sustainable unless commenced within such year; that such policy shall lapse and be void if any premium or installment thereon is not paid as therein provided, and that then all previous payments shall be forfeited to the Company, except as therein otherwise provided; and further, in consideration of the premises, it is understood and agreed that all right or claim for temporary insurance or any other surrender value than that provided in such policy is hereby waived and relinquished, whether required by the statute of any other State or not; and such contract shall be held and construed at all times as if made to have been made in the city of San Francisco, State of California.

DO YOU UNDERSTAND AND AGREE that only the Officers at the Home Office have authority to determine whether or not an Insurance Contract shall issue on any Application, and that they act only on the statements and representation in the Application, and that no statements, representations or information made or given by or to the person soliciting or taking this Application for Insurance or to any other person shall be binding on the Company, or in any manner affect its rights, unless such statements, representations or information be reduced to writing, and presented to the Officers of the Company at the Home office in this Application.

RENEWABLE TERM POLICY.

No. 80,916.

AGE, 85.

THE PACIFIC MUTUAL LIFE INSURANCE CO.
OF CALIFORNIA.

AMOUNT, \$10,000.

In Consideration of the Application for this Policy which is made a part of this contract (a copy of which is hereto annexed), and of the payment in advance of the sum of *One Hundred and Ninety Dollars* (which payment may be made in semi-annual installments of \$99.00, or quarterly installments of \$50.50, covering the period of half year's or quarter year's insurance for which the installment is paid in advance), and of the further payment of a like sum on or before the *First day of March* in each year during the continuance of this Policy (which sum may be paid in like installments as aforesaid, but subject to the same conditions), hereby insures the life of *George A. Moore*, of *Alameda*, County of *Alameda*, State of *California*, for the term of ten years from the date hereof, ending at twelve o'clock, noon, on the *First day of March, 1908*, and hereby promises to pay *Ten Thousand Dollars*, less the balance of any partially paid annual premium, to *Mary Ellen Moore, wife of said George A. Moore*, should she survive him; otherwise to his executors, administrators, or assigns, or to such other beneficiary as may be designated by the Insured as hereinafter provided, at the Home Office of said Company in San Francisco, California, upon due notice and satisfactory proof of the death of the said Insured.

The benefits and conditions on the next page of this Policy are hereby made a part hereof.

In Witness Whereof, the said THE PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALIFORNIA, has, by its President and Secretary, signed and delivered this contract at the city of San Francisco, this *First day of March, 1908*.

J. N. PATTON,

Secretary.

GEO. A. MOORE,

President.

BENEFITS AND CONDITIONS REFERRED TO ON THE PRECEDING PAGE OF THIS POLICY.

INCONTESTABILITY.—This Policy shall be indisputable, after two years from its date of issue, for the amount due, provided the premiums are duly paid.

PAYMENT OF PREMIUMS.—All premiums upon this Policy are due and payable at the home office of the Company in the city of San Francisco, but may be paid to agents of the Company producing receipts signed by the President, Vice-President, Secretary or Assistant Secretary, and countersigned by such agents.

ASSIGNMENT.—Any assignment of this Policy must be made in duplicate and both sent to the Company's home office, one duplicate to be retained by the Company and the other returned. The Company will not assume responsibility for the validity of an assignment.

CHANGE OF BENEFICIARY.—This Policy is issued with the express understanding that the Insured may, provided this Policy has not been assigned, change the beneficiary or beneficiaries, at any time and from time to time during the continuance of this Policy by filing with the Company a written request, duly acknowledged, accompanied by this Policy, such change to take effect upon the endorsement of the same upon the Policy by the Company.

SERVICE IN WAR.—In case of death from or in consequence of service in war, unless permission from the Company in writing, to engage voluntarily or by draft in any military or naval service has been previously obtained, only the net reserve (computed according to the Combined Experience Table of Mortality, with interest at 4 per cent per annum) shall be the amount due.

ERROR IN AGE.—If the age of the Insured is understated in the application for this Policy, the amount due at the maturity of this Policy shall be such proportion of the amount of the insurance as the premium paid bears to the required premium at the true age.

ALTERATIONS.—No alteration or waiver of the conditions of this Policy shall be valid unless made in writing at the home office of the Company, and signed by the President or Vice President, and Secretary or Assistant Secretary.

RENEWAL OF TERM INSURANCE.—At the expiration of this Policy, and others of a similar form which may be issued to succeed it, said Company will issue a new one of an equal amount without medical re-examination, subject to the premium for the age then attained by the Insured, provided such expiring Policy is returned to the officers of the Company for this purpose before its expiration, and the surplus under the latter will be applied toward reducing the premium in the new one to the rate charged in the first Policy; but should such surplus be insufficient to reduce the premium to said rate, it shall be optional with the Insured to pay the premium required for said new Policy after the surplus from the expiring one has been applied, or reduce the amount of the insurance and continue the previous payments. The said new Policy will be dated and the first premium thereon become due at the expiration of the last preceding Policy, and will be written for a term of ten years from such date, unless the Insured has attained the age of seventy, in which case the new Policy will be written for the remainder of life.

EXCHANGE FOR OTHER FORMS OF INSURANCE.—This Policy may, on any anniversary of its issue, be exchanged for a Whole Life or Endowment Policy of the same amount upon any such rates then in use by the Company, and the entire accumulation under this Policy will be applied towards payment of the premiums under such new Policy; but in order to secure any such change, application for said new Policy must be made and the premium thereon paid at or before the expiration of this Policy and before default occurs in the payment of premium. Any surplus accruing under this Policy shall be payable as provided in the first three subdivisions of this page, but not otherwise.

NONFORFEITURE PROVISION.—It is specifically contracted that when the entire premiums upon this Policy for five or more years have been paid and default occurs in the payment of any subsequent premium, it shall be optional with the Insured to receive in cash two-thirds of the accumulations that may then have accrued from the payment of premiums for entire years only, or a Paid-up Nonparticipating Life Policy for such an amount as the whole of the said accumulations will purchase, at the age then attained by the Insured, used as a single net premium at the Combined Experience Table of Mortality, and with interest at 4 per cent per annum: Provided in either case this Policy be surrendered and the Paid-up Policy or cash amount applied for within twelve months from the time of such default in the payment of premium; but if not surrendered within the said twelve months, then this Policy shall become and be null and void. When the Insured has attained the age of seventy years, and in accordance with the foregoing stipulation and provision, has become entitled to a Paid-up Policy, or of the cash payment, he may at his option receive the whole of said accumulations in cash or the Paid-up Policy, as above provided.

The Pacific Mutual Life Insurance Co.²¹⁷

OF CALIFORNIA.

RENEWABLE TERM INSURANCE.

Premium Rates.

(All under age 25 same as 25.)

AGE.	ANNUAL PREMIUM.	SEMI-ANNUAL.	QUARTER-ANNUAL.
25	\$14 00	\$ 7 30	\$ 3 70
26	14 40	7 50	3 80
27	14 80	7 70	3 90
28	15 20	7 90	4 05
29	15 60	8 10	4 15
30	16 10	8 35	4 25
31	16 60	8 65	4 40
32	17 20	8 95	4 55
33	17 70	9 20	4 70
34	18 30	9 50	4 85
35	19 00	9 90	5 05
36	19 70	10 25	5 20
37	20 40	10 60	5 40
38	21 20	11 00	5 60
39	22 00	11 45	5 85
40	22 80	11 85	6 05
41	23 70	12 30	6 30
42	24 70	12 85	6 55
43	25 80	13 40	6 85
44	26 90	14 00	7 15
45	28 10	14 60	7 45
46	29 40	15 30	7 80
47	30 70	15 95	8 15
48	32 20	16 75	8 55
49	33 70	17 50	8 95
50	35 30	18 35	9 35
51	37 00	19 25	9 80
52	38 80	20 20	10 30
53	40 70	21 15	10 80
54	42 70	22 20	11 30
55	44 90	23 35	11 90
56	47 20	24 55	12 50
57	49 60	25 80	13 15
58	52 20	27 15	13 85
59	55 00	28 60	14 60
60	58 00	30 15	15 40

No policy will be issued calling for any payment (annual, semi-annual, or quarter-annual), of less than \$10.00.

20-PREMIUMS LIFE—20-YEAR ACCUMULATED
SURPLUS POLICY.

No. 99,999.

AGE, 35.

THE
PENN MUTUAL LIFE INSURANCE COMPANY,
OF PHILADELPHIA.

AMOUNT, \$10,000.

PREMIUM, \$842.10.

In Consideration of the application for this Policy, hereby made a part of this contract, THE PENN MUTUAL LIFE INSURANCE COMPANY, of Philadelphia, insures the life of *William Penn*, of *Philadelphia*, in the County of *Philadelphia*, State of *Pennsylvania*, in the sum of *Ten Thousand* Dollars, and promises to pay at its Home Office, in the City of Philadelphia, unto *Hannah C. Penn*, wife of the Insured, her executors, administrators or assigns the said sum insured, upon receipt of satisfactory proof of the death of the Insured, during the continuance in force of this Policy, upon the following conditions, namely :

The payment in advance to the Company, at its Home Office, of the sum of *Three Hundred and Forty-two and $\frac{10}{100}$* Dollars, at the date hereof, and of the annual premium of *Three Hundred and Forty-two and $\frac{10}{100}$* Dollars, at or before 3 o'clock P. M., on the *25th* day of *January* in every year during the life of the Insured or until 20 full years' premiums shall have been paid :

The extended insurance, paid-up insurance, and loan or cash surrender value privileges, benefits, conditions and provisions stated on the second page hereof form a part of this contract as fully as if recited at length over the signatures hereto affixed.

In Witness Whereof, THE PENN MUTUAL LIFE INSURANCE COMPANY, of Philadelphia, has caused this Policy to be signed by its President, Secretary and Actuary, attested by its Registrar at its Home Office, in Philadelphia, Pennsylvania, the *25th* day of *January*, 1899.

ATTEST :

HENRY C. BROWN,

Secretary.

JESSE J. BARKER,

Actuary.

HARRY F. WEST,

President.

ACCUMULATED SURPLUS PLAN.

PROVISIONS APPLICABLE ONLY TO THIS FORM OF POLICY.

This Policy is issued upon the Accumulated Surplus Plan, the particulars of which are as follows:

I. That the Accumulated Surplus Period for this Policy shall be completed on the 25th day of January in the year nineteen Hundred and nineteen.

II. That no distribution of surplus shall be made upon this Policy unless the person whose life is hereby insured shall survive the completion of the said Accumulated Surplus Period, and unless this Policy shall then be in force by the payment in cash, when due, of all the required premiums on this Policy up to the end of said period.

III. All surplus immediately awarded to this Policy shall belong to and be retained by the Company until the completion of the Accumulated Surplus Period, whereupon the aggregate of such Dividends of Surplus as accumulated, shall become the property of the Insured and be available under the Options hereinafter named.

IV. That upon the completion of the Accumulated Surplus Period, as above stated, provided this Policy shall then be in force by payment of premiums as above specified, the Insured shall have the following Options, viz: First. To withdraw the Accumulated Surplus apportioned to this Policy by the Company, and to continue the Policy in force on the 20-Year Life Plan, by payment of premium, if not then full paid by its terms. Or, Second. To withdraw in cash the full reserve by the Actuaries' Four per cent Table of Mortality which will be Fifty-three Hundred and Ninety dollars, together with the Accumulated Surplus before mentioned, and thus terminate the contract. Or, Third. To increase, on surrender, the paid-up insurance provided for by the terms of this Policy, by the amount of similar paid-up Life Insurance, which said Accumulated Surplus will purchase at the then age of the Insured, according to the present established rates of the Company, and thus terminate the contract; when, however such total paid-up insurance shall exceed the sum originally insured by this Policy, satisfactory evidence of the continued good health of the Insured must first be furnished to the Company. Or, Fourth. To apply the entire withdrawal value of the Policy, as per Second Option above, to the purchase of a Life Annuity, at the regular rates of the Company, at the then age of the Insured. Or, Fifth. To apply the Accumulated Surplus apportioned to this Policy to the purchase of an Annuity to be applied to decrease the future payments required under this Policy, if any more premiums are required by its terms.

V. If the first Option is selected and the Policy continued, it shall participate, thereafter, annually, in all distributions of surplus made by the Company upon Policies of the same age and kind.

GUARANTEED PRIVILEGES, BENEFITS AND CONDITIONS.

I. INCONTESTABILITY.—This contract is absolutely incontestable for any cause after one year from date of issue except nonpayment of premium.

II. FREEDOM OF TRAVEL AND OCCUPATION.—From the date of issue, this Policy shall be without any restrictions as to travel, residence and occupation.

III. PAYMENT OF PREMIUMS.—This Policy does not take effect until the first premium shall actually have been paid during the good health of the Insured. All premiums are due and payable at the Home Office of the Company in the City of Philadelphia, but they may be paid to agents on or before the dates when due in exchange for receipts signed by the President, Vice-President, Secretary, Treasurer or Actuary. If not paid when due, the Policy shall be null and void subject, however, to the Company's nonforfeiture system as endorsed herewith with accompanying table. From any sum payable under this Policy, there shall be deducted the unpaid portion of the year's premium, if any, and any indebtedness to the Company on account of this contract.

IV. AGE.—Any error in stating the age of the Insured will be adjusted by the Company paying such amount as the premium actually paid would purchase at the table rate at the correct age.

V. PROOFS OF DEATH.—Proofs of death shall be furnished within six months after the ascertained death of the Insured, and in the form prescribed by the Company.

VI. ASSIGNMENT.—Any assignment of this Policy shall be attached hereto and a duplicate thereof shall be furnished the Company. Any claim against the Company arising under any assignment of this Policy, shall be subject to proof of interest. No assignment shall impose any obligation on this Company until it has received the original or a duplicate thereof, nor does the Company guarantee the sufficiency or validity of any assignment.

VII. REINSTATEMENT.—Should this Policy lapse for nonpayment of premium, it may, at any time, with the approval of the officers, be reinstated upon the Insured furnishing satisfactory evidence of good health, and the payment of past due premiums and any indebtedness, with legal interest thereon.

VIII. NONFORFEITURE PROVISIONS.—If this Policy shall lapse for nonpayment of premium after three years' premiums have been paid in cash, the Company will, subject to the other conditions of the Policy, guarantee the following options:

First.—Extend, without participation, the full amount insured by this Policy for the number of years and days named in the table of values given below.

Or, Second.—Upon written application by the owner of this Policy and the legal surrender of all claims thereunder to the Company at its Home Office within thirty days after such lapse, will grant nonparticipating paid-up insurance, payable at death, for the sum named in the table of values given below.

Or, Third.—In lieu of said paid-up Policy, the Company will, on surrender as aforesaid within thirty days from the date of lapse, pay the cash surrender value named in the table of values below.

IX. LOAN VALUE.—The Company will, at any time after three years' premiums have been paid in cash, while the Policy is in force by payment of premiums, lend hereon upon its satisfactory assignment as collateral security, the sum named in the table of values given below. No loans will be made for a less sum than Fifty Dollars, and only in multiples of Five Dollars, and shall be diminished by any indebtedness outstanding against the Policy.

TABLE OF VALUES.

The following Table gives the Extension, Paid-up, and Loan or Cash Values provided for by the Policy, if no indebtedness exists against it.

At End of Year.	IN CASE OF LAPSE OF POLICY.			Loan or Cash Surrender Values.
	EXTENDED INSURANCE.		Or Paid-up Policy on Surrender.	
	Years.	Days.		
3d	5	243	\$1,500	\$414 30
4th	7	233	2,000	600 90
5th	9	193	2,500	795 80
6th	11	100	3,000	999 50
7th	12	321	3,500	1,212 30
8th	14	104	4,000	1,434 80
9th	15	206	4,500	1,666 80
10th	16	263	5,000	1,908 40
11th	17	278	5,500	2,159 80
12th	18	261	6,000	2,421 00
13th	19	218	6,500	2,692 70
14th	20	156	7,000	2,975 20
15th	21	85	7,500	3,269 30
16th	22	17	8,000	3,575 60
17th	22	330	8,500	3,895 10
18th	23	314	9,000	4,225 80
19th	24	362	9,500	4,556 80
20th	Policy	Full Paid.	10,000	4,942 90
25th			.....	5,566 10
30th			.....	6,203 30

Should any indebtedness exist it shall be deducted from the Cash Value of the Policy, and the other values shall be diminished proportionately.

Pursuant to law, a copy of the application for this Policy is attached hereto. No alteration of this contract or waiver of any of its conditions shall be valid unless made in writing and signed by an officer of the Company.

APPLICATION.

I HEREBY WARRANT AND AGREE, that I am temperate in my habits, now in good health, and ordinarily have good health, and that in my statements and answers in this application and to the medical examiner no information has been withheld touching my past and present state of health and habits of life and present and prospective occupations, employments and residence with which THE PENN MU-

TUAL LIFE INSURANCE COMPANY should be made acquainted and that the statements and answers to the printed questions above, together with this declaration, as well as those made to the Company's Medical Examiner, shall constitute the application, and be the basis of this contract. It is also understood and agreed on behalf of myself and of any beneficiary under any policy issued by the said Company on my life, that the Company shall incur no liability until this application has been received, approved, the policy issued thereon by the Company and delivered and paid for during my lifetime and good health; and that the policy applied for shall be in the form now in use by the Company, and that the place of contract shall be the City of Philadelphia, State of Pennsylvania.

DUAL INCOME ENDOWMENT BOND.

No. 000.

AGE, 35.

YEARLY INCOME, \$500.

BENEFICIARY, 30.

THE

PENN MUTUAL LIFE INSURANCE COMPANY,
OF PHILADELPHIA.

AMOUNT, \$10,000.

YEARLY PREMIUM, \$428.10.

Does hereby covenant and agree that on receipt at its Home Office, in the City of Philadelphia, Pa., of satisfactory proofs of the death of *William Penn* (hereinafter called the insured), of *Philadelphia*, in the County of *Philadelphia*, State of *Pennsylvania*, should his death occur before the *12th* day of *April*, 1920, it will pay to *Letitia Penn* (hereinafter called the beneficiary), or *her executors, administrators or assigns*, the principal sum of this Bond, namely, *Ten Thousand Dollars*, in twenty equal annual instalments of *Five Hundred Dollars*, and should said beneficiary outlive said instalment period of twenty years, then the said Company will continue to pay to *her* annually thereafter the instalment sum of \$500 during the remainder of *her* life.

If the said insured is living on the date first mentioned above, namely, on the *12th* day of *April*, 1920, and this policy is then in force by payment of premiums under the terms thereof, the Company will pay the said principal sum in twenty equal annual instalments of \$500 as aforesaid to the said insured, and should he live to receive the twenty instalments payable to *him* under the conditions hereof, the Company will continue to pay *him* annually the said instalment sum of \$500 during the remainder of *his* life, and after *his* death will continue such annual payments to said beneficiary as long as *she* shall thereafter survive the insured; and if the said insured shall die before receiving all of the said twenty annual instalments the remainder of said twenty instalments shall be payable as they fall due to the said beneficiary, who shall thereafter continue to receive annually such instalment sum until death.

It is further understood and agreed that by direction of the insured in writing, made during his lifetime, the said Company will

extend to the beneficiary under this Bond the option of commuting on any instalment anniversary thereof into one cash payment the remaining instalments of the principal sum to become due, discounting them at the rate of three and one-half per cent compound interest, and this option of commutation shall be extended at all times to the legal representatives of any beneficiary, should said beneficiary die leaving unpaid instalments yet to become due. The commutation of a part or the whole of the Twenty Instalments will not affect the amounts payable under this Bond after the term during which such Twenty Instalments would have been payable. It is understood and agreed that the insured himself shall have the option of surrendering this Bond for paid-up or other value at any time.

This Bond is issued and accepted in consideration of the application for the same (a copy of which is hereto attached and made a part of this contract), and of the payment in cash to the Company at its Home Office of the sum of *428.10* Dollars at the date hereof, and of the annual premium of *Four Hundred and Twenty-eight and 10/100* Dollars at or before three o'clock P. M. on the day of in every year during the continuance of this contract or until twenty full years' premiums shall have been paid.

Upon return of this Bond to the Company accompanied by satisfactory evidence of the death of the said Beneficiary, the Company will reduce the future....premiums to *\$385.10* each.

This Bond shall participate annually in the surplus earnings of the Company in accordance with the regulations adopted by the Board of Trustees.

The extended insurance, paid-up insurance, and loan or cash surrender value privileges, benefits and conditions stated on the second page hereof form a part of this contract as fully as if recited at length over the signatures hereto affixed.

In Witness Whereof, THE PENN MUTUAL LIFE INSURANCE COMPANY of Philadelphia has caused this Bond to be signed by its President, Secretary and Actuary, attested by its Registrar at its Home Office, in Philadelphia, Pennsylvania, the *12th* day of *April*, 1900.

ATTEST: JESSE J. BARKER, HARRY F. WEST,
HENRY C. BROWN, *Secretary.* *Actuary.* *President.*

GUARANTEED PRIVILEGES, BENEFITS AND CONDITIONS.

I. UNRESTRICTED AS TO TRAVEL, OCCUPATION AND CAUSE OF DEATH.—From the date of issue, this Bond shall be without any restrictions as to travel, residence and occupation, or manner, time, or place of death.

II. INCONTESTABILITY.—This contract shall be absolutely incontestable for any cause after one year from date of issue, except nonpayment of premium.

III. PAYMENT OF PREMIUMS.—This Bond does not take effect until the first premium shall actually have been paid during the good health of the insured. All premiums are due and payable at the Home Office of the Company in the City of Philadelphia, but they may be paid to agents on or before the dates when due in exchange for receipts signed by the President, Vice-President, Secretary, Treasurer, or Actuary. If not paid when due, the Bond shall be null and void, subject, however, to the Company's non-forfeiture system as endorsed hereon with accompanying table. From any sum payable under this Bond, there shall be deducted the unpaid portion of the year's premium, if any, and any indebtedness to the Company on account of this contract.

IV. AGE.—Any error in stating the age of the insured or beneficiary will be adjusted by the Company paying such amount as the premium actually paid would purchase at the table rate at the correct age.

V. PROOFS OF DEATH.—Proofs of death shall be furnished within six months after the ascertained death of the insured, and in the form prescribed by the Company.

VI. ASSIGNMENT.—Any assignment of this Bond shall be attached hereto, and a duplicate thereof shall be furnished the Company. Any claim against the Company arising under any assignment of this Bond shall be subject to proof of interest. No assignment shall impose any obligation on this Company until it has received the original or a duplicate thereof, nor does the Company guarantee the sufficiency or validity of any assignment.

VII. REINSTATEMENT.—Should this Bond lapse for nonpayment of premium, it may, at any time, with the approval of the officers, be reinstated upon the insured furnishing satisfactory evidence of good health, and the payment of past due premiums and any indebtedness, with legal interest thereon.

VIII. Pursuant to law, a copy of the application for this Bond is attached hereto. No alteration of this contract or waiver of any of its conditions shall be valid unless made in writing and signed by an officer of the Company.

IX. NONFORFEITURE PROVISIONS.—If this Bond shall lapse for nonpayment of premium after three years' premiums shall have been paid in cash, the Company will, subject to the other conditions of the Bond, guarantee the following options:

First.—Automatically extend, without participation, the principal sum insured by this Bond, subject to the other provisions thereof and payable in instalments, for the number of years and days named in the table of values given below.

Or, Second.—Upon written application by the owner of this Bond and the legal surrender of all claims thereunder to the Company at its Home Office within thirty days after such lapse, will grant nonparticipating paid-up similar Endowment Insurance, payable in twenty instalments, for the amount named in the table of values given below.

Or, Third.—In lieu of said paid-up insurance, the Company will, on surrender as aforesaid within thirty days from the date of lapse, pay the cash surrender value named in the table of values below.

The payment of the twenty instalments under any nonforfeiture provision shall discharge the Company from all liability under this Bond.

X. LOAN VALUE.—The Company will, at any time after three years premiums have been paid in cash, while the Bond is in force by payment of premiums, lend thereon upon its satisfactory assignment as collateral security, the sum named in the table of values given below. No loans will be made for a less sum than Fifty Dollars, and only in multiples of Five Dollars, and shall be diminished by any indebtedness outstanding against the Bond.

TABLE OF VALUES.

The following Table gives the Extension, Paid-up and Loan or Cash Values provided for by the Bond, if no indebtedness exists against it.

At End of Year.	IN CASE OF LAPSE OF BOND.				Loan, or Cash Surrender Values Paya- ble in One Sum.
	Extended Insurance.			Or Paid-up Bond on Sur- render Paya- ble in Instal- ments.	
	Years.	Days.	Pure Endow- ment Payable in Instalments.		
3rd	10	85		\$1,500	\$ 616.60
4th	13	254		2,000	869.70
5th	15	0	\$ 400	2,500	1,195.80
6th	14	0	1,220	3,000	1,414.40
7th	13	0	2,000	3,500	1,707.70
8th	12	0	2,750	4,000	2,015.90
9th	11	0	3,470	4,500	2,369.80
10th	10	0	4,160	5,000	2,680.10
11th	9	0	4,810	5,500	3,037.70
12th	8	0	5,440	6,000	3,413.50
13th	7	0	6,040	6,500	3,808.90
14th	6	0	6,610	7,000	4,225.50
15th	5	0	7,150	7,500	4,665.10
16th	4	0	7,760	8,000	5,129.50
17th	3	0	8,350	8,500	5,621.00
18th	2	0	8,910	9,000	6,142.20
19th	1	0	9,460	9,500	6,696.20
20th					
	Policy Matures.			Policy Matures.	

Should any indebtedness exist it shall be deducted from the Cash Value of the Bond, and the other values shall be diminished proportionately.

20-PREMIUMS LIFE—ANNUAL DIVIDEND POLICY.

No. 99,999.

AGE, 35.

THE
PENN MUTUAL LIFE INSURANCE COMPANY
OF PHILADELPHIA.

AMOUNT, \$10,000.

YEARLY PREMIUM, \$342.10.

In Consideration of the application for this Policy, hereby made a part of this contract, THE PENN MUTUAL LIFE INSURANCE COMPANY of Philadelphia insures the life of *William Penn*, of *Philadelphia*, in the County of *Philadelphia*, State of *Pennsylvania*, in the sum of *Ten Thousand* Dollars, and promises to pay at its Home Office in the City of Philadelphia, unto *Hannah C. Penn*, wife of the Insured, if she survive him, otherwise to his executors, administrators or assigns the said sum insured, upon receipt of satisfactory proof of the death of the Insured, during the continuance in force of this Policy, upon the following conditions, namely:

The payment in advance to the Company, at its Home Office, of the sum of *Three Hundred and Forty-two and $\frac{10}{100}$* Dollars, at the date hereof and of the annual premium of *Three Hundred and Forty-two and $\frac{10}{100}$* Dollars, at or before three o'clock P. M., on the *Thirty-first* day of *October*, in every year during the life of the Insured or until *Twenty* full years' premiums shall have been paid.

This Policy shall participate annually in the surplus earnings of the Company in accordance with the regulations adopted by the Board of Trustees.

The extended insurance, paid-up insurance, or loan or cash surrender value privileges, benefits and conditions stated on the second page hereof form a part of this contract as fully as if recited at length over the signatures hereto affixed.

In Witness Whereof, THE PENN MUTUAL LIFE INSURANCE COMPANY, of Philadelphia, has caused this Policy to be signed by its President, Secretary and Actuary, attested by its Registrar at its Home Office, in Philadelphia, Pennsylvania, the *Thirty-first* day of *October*, 1898.

ATTEST

HENRY C. BROWN,	JESSE J. BARKER,	HARRY F. WEST,
Secretary.	Actuary.	President.

GUARANTEED PRIVILEGES, BENEFITS AND CONDITIONS.

I. INCONTESTABILITY.—This contract is absolutely incontestable for any cause after one year from date of issue except for nonpayment of premium.

II. FREEDOM OF TRAVEL AND OCCUPATION.—From the date of issue, this Policy shall be without any restrictions as to travel, residence and occupation.

III. PAYMENT OF PREMIUMS.—This Policy does not take effect until the first premium shall actually have been paid during the good health of the Insured. All premiums are due and payable at the Home Office of the Company in the City of Philadelphia, but they may be paid to agents on or before the dates when due in exchange for receipts signed by the President, Vice-President, Secretary, Treasurer or Actuary. If not paid when due, the Policy shall be null and void, subject, however, to the Company's nonforfeiture system as endorsed hereon with accompanying table. From any sum payable under this Policy, there shall be deducted the unpaid portion of the year's premium, if any, and any indebtedness to the Company on account of this contract.

IV. AGE.—Any error in stating the age of the Insured will be adjusted by the Company paying such amount as the premium actually paid would purchase at the table rate at the correct age.

V. PROOFS OF DEATH.—Proofs of death shall be furnished within six months after the ascertained death of the Insured and in the form prescribed by the Company.

VI. ASSIGNMENT.—Any assignment of this Policy shall be attached hereto and a duplicate thereof shall be furnished the Company. Any claim against the Company arising under any assignment of this Policy shall be subject to proof of interest. No assignment shall impose any obligation on this Company until it has received the original or a duplicate thereof, nor does the Company guarantee the sufficiency or validity of any assignment.

VII. REINSTATEMENT.—Should this Policy lapse for nonpayment of premium, it may, at any time, with the approval of the officers, be reinstated upon the Insured furnishing satisfactory evidence of good health and the payment of past due premiums and any indebtedness, with legal interest thereon.

VIII. NONFORFEITURE PROVISIONS.—If this Policy shall lapse for nonpayment of premium after three years' premiums have been paid in cash, the Company will, subject to the other conditions of the Policy, guarantee the following options:

First.—Extend, without participation, the full amount insured by this Policy for the number of years and days named in the table of values given below.

Or, Second.—Upon written application by the owner of this Policy and the legal surrender of all claims thereunder to the Company at its Home Office within thirty days after such lapse, will grant nonparticipating paid-up insurance, payable at death, for the sum named in the table of values given below.

Or, Third.—In lieu of said paid-up Policy, the Company will on surrender as aforesaid within thirty days from the date of lapse, pay the cash surrender value named in the table of values below.

IX. LOAN VALUE.—The Company will at any time after three years' premiums have been paid in cash, while the Policy is in force by payment of premiums, lend thereon upon its satisfactory assignment as collateral security, the sum named in the table of values given below. No loans will be made for a less sum than Fifty Dollars, and only in multiples of Five Dollars, and shall be diminished by any indebtedness outstanding against the Policy.

TABLE OF VALUES.

The following table gives the extension, paid-up, and loan or cash values provided for by the Policy, if no indebtedness exists against it.

At End of Year.	IN CASE OF LAPSE OF POLICY.		Loan on Cash Surrender Values.	
	Extended Insurance.			Or Paid-up Policy on Surrender.
	Years.	Days.		
3d	5	248	\$1,500	\$ 414 30
4th	7	238	2,000	600 00
5th	9	193	2,500	795 80
6th	11	100	3,000	999 50
7th	12	321	3,500	1,212 30
8th	14	104	4,000	1,484 80
9th	15	206	4,500	1,666 80
10th	16	263	5,000	1,908 40
11th	17	278	5,500	2,159 80
12th	18	261	6,000	2,421 00
13th	19	218	6,500	2,692 70
14th	20	156	7,000	2,975 20
15th	21	85	7,500	3,269 80
16th	22	17	8,000	3,275 60
17th	23	830	8,500	3,895 10
18th	23	814	9,000	4,225 80
19th	24	862	9,500	4,556 80
20th	.....	Full	paid.	4,942 90
25th	.....	.....	.....	5,566 10
30th	.....	.....	.....	6,203 80

Should any indebtedness exist it shall be deducted from the cash value of the Policy, and the other values shall be diminished proportionately.

Pursuant to law, a copy of the application for this Policy is attached hereto. No alteration of this contract or waiver of any of its conditions shall be valid unless made in writing and signed by an officer of the Company.

20-PREMIUMS ENDOWMENT AT 85.

No, 999,999.

AGE 35.

THE PHOENIX MUTUAL LIFE INSURANCE
COMPANY,
OF HARTFORD, CONN.

CHARTERED IN 1851.

AMOUNT, \$5,000.

ANNUAL PREMIUM, \$185.80.

Does Hereby Covenant and Agree that on receipt at its Home Office of this policy duly discharged, together with satisfactory proofs of the death of *M. L. Phœnix*, the insured, of *Hartford*, County of *Hartford*, State of *Connecticut*, before 12 o'clock noon on the *first* day of *January*, 1951, and during the continuance of this policy, it will pay at its Home Office the sum of *Five Thousand Dollars*, to *L. M. Phœnix (wife of the insured)*; the beneficiary, if living at the time of the death of said Insured, but if not, to the executors, administrators or assigns of the Insured (or in lieu of said sum, on the written request of the payee, the Company will issue either the Bond or the Instalment Bond described under options 3 and 4 below). But if the Insured shall be living on said date in 1951 and while this policy is in force under its original conditions, the company will, upon full surrender of this policy at its Home Office, give to the Insured or his assigns at his or their option:

FIRST: FIRST: *Five Thousand Dollars*
in Cash, or
Cash,

\$5,000.

SECOND: SECOND: An annuity of *Ten Hundred and Sixty-five Dollars*, payable on each anniversary of that date and time during the lifetime of said Insured, or

SECOND:
Annuity,
\$1,065.

THIRD: A bond of *Five Thousand Dollars*, payable at the death of the payee therein together with interest, payable annually, at the rate assumed to have been earned by the Company for the distribution of surplus, which rate is guaranteed to be at least three per cent, or

THIRD:
Bond,
\$5,000.

FOURTH: A participating *twenty* **FOURTH:**
 Instalment Bond for *Six Thousand* 20 Instalment
Five Hundred and Twenty-Five Bond,
 Dollars, payable in *twenty* equal annual \$6,525.
 instalments, the first instalment being
 payable on the date of the issue of the
 said bond.

This policy is issued and accepted subject to the conditions and agreements indorsed hereon and in consideration of the statements and agreements made in the application for this policy, all of which are hereby made a part of this contract, and in further consideration of the *Annual* premium of *One Hundred and Eighty-Five* Dollars and *Eighty* Cents, payable on or before the *first* day of *January* in every year during the first *Twenty* years of this policy.

In Witness Whereof, the PHOENIX MUTUAL LIFE INSURANCE COMPANY has by its President and Secretary signed and delivered this contract in the City of Hartford, Connecticut, this *first* day of *January*, 1901.

CHAS. H. LAWRENCE,
 Secretary.

JONA. B. BUNCE,
 President.

AGREEMENTS.

PREMIUMS.—All premiums are payable at the Home Office, in Hartford, Conn., but will be accepted if paid to an Agent, in exchange for a receipt, separate from the policy, signed by the President or Secretary, and countersigned by the Agent designated thereon. It is further mutually agreed that this policy shall not take effect until the first premium is so paid while the Insured is in sound health and, if any subsequent premium be not paid when due, or within thirty days thereafter, with interest thereon at the rate of 6 per cent per annum, during which time this policy shall remain in force—then this policy shall cease and become void at the end of said thirty days, and all premiums previously paid shall be forfeited to this Company, except as hereinafter provided.

GRACE IN PAYMENT OF PREMIUMS.—After the first premium on this policy has been paid, a grace of thirty days, and no longer, will be allowed as provided in the preceding paragraph.

REINSTATEMENT IN EVENT OF LAPSE.—If this contract, after it has been in force one year, shall lapse and become void thereafter by the non-payment of premium, the Company will, on written application, reinstate the policy, provided that within six months from such lapse the Insured shall pass a medical examination satisfactory to the Company and all past due premiums with interest at the rate of 6 per cent per annum are paid in manner as provided herein.

EXTENDED INSURANCE.—If, after the premiums for three full years have been paid, this contract shall become void solely by the nonpayment of any premium when due, and provided it shall not then be pledged to the Company as security for any loan or note, the Company will at once grant nonparticipating term insurance, under the same conditions and restrictions as contained in this policy, except the payment of premiums, for the terms described in the table below of "Extended Insurance," or will pay in

cash as an endowment, at the end of said term, any amount which is specified opposite such term in the said table below as "Cash at Maturity," there is then no claim under any other provision of this policy—provided however, that no "Cash Value," "Paid-up Value" or "Loan Value" shall be allowed under such "Extended Insurance;" and provided further that from any claim arising under said term insurance within three years from default in payment of premiums there shall be deducted the amount of premiums then due and unpaid under this policy, with interest; and provided further that no part of such insurance shall be payable unless satisfactory proofs of the death of the Insured be furnished at the Home Office of the Company within one year after such death.

PAID-UP VALUE.—In lieu of such "Extended Insurance" a nonparticipating paid-up policy will be granted for the amount specified in the table below of "Paid-up Values," provided the premiums for three full years have been paid and this policy be satisfactorily released and surrendered therefor at the Company's Home Office while it is in force, or within three months from the first default in payment of a premium.

CASH VALUE.—At the end of the fifth year from the date hereof, or any subsequent year, the amount specified in the table below of "Cash Values" will be paid for this policy, provided it be in force under its original conditions at the end of such period, and be satisfactorily released and surrendered therefor at the Company's Home Office within thirty days from the end of such period.

LOANS.—Upon satisfactory assignment of this policy as collateral security, the Company will loan upon it while in force under its original conditions and in conformity with the rules of the Company then in force, the amounts specified in the table below of "Loan Values," to bear interest at the rate of six per cent per annum, payable in advance, provided the premiums and interest due during the following policy year are fully paid; but no loan or increase in loan will be made for less than twenty-five dollars.

INCONTESTABILITY.—After two years this policy shall be incontestable, except for nonpayment of premium as stipulated, subject, however, to the agreement in the application for this policy for adjustment in event of misstatement of age.

ASSIGNMENTS.—No assignment of this policy shall be binding upon this Company unless the original assignment or a copy thereof is received at the Home Office of the Company while the policy is in full force and effect according to the Company's records. All assignments of this policy shall be subject to the Company's interest therein. The Company assumes no responsibility for the validity of any assignment.

DIVIDENDS.—This policy, if in force under its original conditions at the end of the periods described in the "Dividend Apportionment" agreement printed below, will be credited, in accordance with the rules of the Company then in use and in the manner stated below, and not otherwise, with such share of the Company's surplus as may then be apportioned hereto by the Directors of the Company.

DIVIDEND APPORTIONMENT.

Under the conditions stated above, this policy will participate in the Company's distribution of surplus at the end of each five year period under this contract, and such surplus will be apportioned and applied only toward the uniform reduction of premiums hereunder during the next succeeding five years, in accordance with the rules of the Company then in use; but if this policy is fully paid up under its original terms, the surplus declared will be apportioned and payable in five equal annual instalments, the first instalment being payable at the end of one year from the date of such apportionment, each instalment being payable to the Insured or his assigns on demand, provided he is living and this policy is in force when it becomes due and payable, and not otherwise.

In event of the death of the Insured while this policy is in force under its original conditions, all the applied and unpaid portion of surplus that has been apportioned to it will be paid to the payee under and as a part of this policy.

TABLES REFERRED TO ABOVE.

Values promised in above agreements, not stated here, will be furnished application.

4	9	1	1,025		445
5	11	6	1,250	550	545
6	13	9	1,480	720	650
7	15	7	1,785	850	760
8	17	8	2,085	990	870
9	19	8	2,285	1,135	990
10	19	10	2,555	1,285	1,110
11	20	11	2,780	1,435	1,240
12	21	10	3,030	1,595	1,370
13	22	7	3,275	1,755	1,505
14	23	4	3,520	1,925	1,645
15	24	1	3,765	2,100	1,790
16	24	10	4,020	2,280	1,945
17	25	9	4,285	2,465	2,105
18	26	8	4,600	2,660	2,270
19	27	11	4,750	2,875	2,440
20				3,065	2,635
25				3,350	2,775
30				3,640	3,055
35				3,920	3,340
Policy now Full Paid.					

*Years and months begin at twelve o'clock, noon, on the anniversary of this policy following the last policy year for which the full year's premium has been paid. The term of months ends at twelve o'clock, noon, on that day of the last month of the term which corresponds in number to the day on which the term began, if there is such an one, and if not, on the last day of the final month.

APPLICATION.

7. Is it agreed that if the applicant's age is not correctly stated above, the Company may adjust the Insurance so as to conform to his true age, and that any unpaid semi-annual or quarterly premiums due during the remainder of any current policy year, and any indebtedness to the Company on account of any policy issued upon this application, shall be deducted from the amount due thereunder?

8. Is it agreed that suicide by the applicant, while sane or insane, or his death in consequence of violation of law, within two years from the date of any policy issued upon this application, shall reduce the Company's liability thereunder to the amount of the premiums paid thereon?

9. Is it agreed that within two years from the date of any policy issued upon this application, the applicant shall not, without first obtaining the written permission of this Company, and paying any extra premium which may be charged therefor, reside or travel outside of the Temperate Zone, or engage in active service in the army or navy in time of war, or in any of the following occupations or employments: Blasting, mining, submarine labor, the manufacture of explosive substances, service in any railroad train, or in switching or coupling cars, or on any steam or other vessel or boat, and that if the applicant dies while violating this agreement, or from

disease then contracted, or from injuries then received, the Company liability under the policy, provided it becomes a claim, shall be the reserve, based on the American table of mortality and three per cent interest?

I HEREBY WARRANT AND AGREE: (I) That all the foregoing statements and answers as written, and those contained in Part II made or to be made to the medical examiner, are full, complete and true, that no statement has been made to or by any agent or representative of the Company contrary to or modifying any of them as written, and that Part I and Part II of this application are offered to the Company as a consideration for any policy hereby applied for: (II) That said policy shall not take effect until this application is accepted by the Company at its Home Office and the first premium is paid to and accepted by the Company or its authorized agent in accordance with the agreements of the policy and while the applicant is in sound health: (III) That the contract in said policy shall be held to have been made in Hartford, Connecticut, and shall in all respects be construed in accordance with the laws of the State of Connecticut: (IV) That in any distribution of surplus the principles and methods which may be then in use by the Company for such distribution and its determination of the amount apportioned to any policy which may be issued under this application shall be and are hereby ratified and accepted by and on behalf of any one claiming an interest in said policy: (V) That no one but the President, the Vice President, the Secretary and the Assistant Secretary of the Company has any power to change said contract in any way whatsoever: (VI) That if any of the answers (except as to age, for which provision is made in the policy) which are warranted above to be full, complete and true as written, is or shall be in any respect untrue, the Company may at any time within two years from the date of the policy and while the Insured is alive, cancel the policy which may be issued upon this application upon mailing notice of such cancellation to the Insured at his last known residence, and offering in said notice to repay to the Insured at its home office, upon surrender of the policy, the cash premiums paid on said policy; and if the Insured shall die during said two years and before said policy has been canceled, then in case any of said answers (except as to age) is or shall be in any respect untrue, the Company shall be liable under said policy only for the amount of the cash premiums paid thereon: (VII) That in case the policy hereby applied for is made payable in any event to another as beneficiary, I, the applicant herein, on behalf of said beneficiary hereby warrant and agree that the interest of said beneficiary in said policy shall be and always continue to be subject to the above warranties and agreements.

I HEREBY CERTIFY That I have read the above answers before signing and that they have been correctly written as given by me. I warrant that they are full, complete, and true; and that no statement has been made to or by the Medical Examiner or any representative of the Company contrary to or modifying any of them as written.

NOTE.—A policy payable to the executors, administrators or assigns of the Insured and not assigned is owned absolutely by the Insured. If another Beneficiary is named the latter must join in releasing the policy for Paid-up, Cash, or Loan Value. When such a Beneficiary is named the policy will be made payable to the executors, administrators or assigns of the Insured if the latter survive the Beneficiary. Endowments will be made payable to the Insured, or his assigns, if he survives the term.

20-PREMIUMS LIFE INSTALLMENT AND ANNUITY
POLICY.

No. 999,311.

AGE, 35.

THE
PROVIDENT LIFE AND TRUST COMPANY.
OF PHILADELPHIA.

PREMIUM, \$279.40.

AMOUNT, \$10,000.

If all premiums shall have been paid, the Company will, upon valid surrender of this policy at the end of the tenth year, or of any subsequent fifth year of its continuance thereafter, pay in cash the value of the Policy, as follows:

CASH VALUE AT
END OF
THE

10th year	\$1548.98
15th "	2,572.22
20th "	3,811.28
25th "	4,236.14
30th "	4,665.39
35th "	5,078.10
40th "	5,459.29
45th "	5,800.13

In consideration of the representations and stipulations made in the application for this Policy, which are hereby made part of this contract, and of the first premium of *Two Hundred Seventy-nine* and 40-100 Dollars now duly paid by *Henry R. Worth* and of the yearly premium of *Two Hundred Seventy-nine* and 40-100 Dollars to be paid on or before the 25th day of every *Eighth* month in every year hereafter until *Twenty* annual premiums shall have been paid; does assure the life of *Henry R. Worth* of *Oak Park, Cook County, State of Illinois* for the term of his natural life, in the amount of *Ten Thousand* Dollars payable in equal yearly installments as specified below.

AND THE SAID COMPANY does promise and agree to pay, at its office in the City of Philadelphia, to *his wife Sarah F. Worth* executors, administrators or assigns, provided the said *Sarah F. Worth* is living at the time of the death of the person whose life is hereby assured, the sum of *Ten Thousand* Dollars in *Twenty* equal yearly installments of *Five Hundred* Dollars each, the first installment of which shall be due and payable within sixty days after due notice and satisfactory proof in writing, of the death, during the continuance of this Policy, of the said person whose life is hereby assured as above; but

if the said *Sarah F. Worth* should not have survived the said person whose life is hereby assured, then the said installments shall be payable as they become due to the executors, administrators or assigns of the person whose life is hereby assured. Any unpaid portion of the current year's premium shall be deducted from the first yearly installment. It is further provided that if the said *Sarah F. Worth* shall still survive after the completion of the twenty yearly installments aforesaid, the sum of *Five Hundred* Dollars per annum shall continue to be paid to her during her remaining lifetime, commencing one year from the date when the last of the twenty yearly installments shall fall due.

When this Policy shall become a claim by the death of the person whose life is hereby assured, the beneficiary entitled thereto, may at that time or at any subsequent anniversary thereof, so long as any of the twenty installments remain unpaid receive in lieu of the unpaid yearly installments their then present value on the basis indicated in

the table printed on the back of this Policy, which table is calculated as for \$10,000 installment insurance, and the figures for a larger or smaller amount would be in proportion.

PROVIDED ALWAYS, and it is hereby declared to be the true intent and meaning of this Policy, and the same is issued, and accepted by the assured, upon the following express conditions and agreements:—

FIRST: If within two years after the issue of this Policy the said person whose life is hereby assured shall die by his or her own hand or act, unless proof of insanity shall be furnished, or shall within two years and without the consent in writing of this Company previously obtained, travel or reside south of the parallel of 36° 30 north latitude between the first day of Seventh month (July) and the first day of Eleventh month (November), or within two years be personally engaged in blasting, mining, submarine operations, or the production of highly inflammable or explosive substances, or as an engineer, fireman, brakesman, or conductor, upon any railroad, or in any capacity upon any steam or other vessel, or shall at any time during the continuance of this Policy be employed in any military or naval service whatsoever (the Militia not in actual service excepted), this Policy shall be null and void.

SECOND: If the premiums as herein stipulated shall not be paid on or before the days above appointed for the payment thereof, at the office of this Company in the City of Philadelphia, or to Agents elsewhere, when they produce receipts signed by the President or Actuary, this Policy shall become null and void, and this Company shall not be liable for the payment of the sum assured, or any part thereof. If, however, the said premiums have been duly paid for the first two years of this assurance, and this Policy shall be surrendered and released in writing to the Company, a Paid-up Policy shall be issued for an amount proportioned to the number of full yearly premiums paid.

THIRD: Whenever this Policy shall become null and void, by reason of non-payment of the premiums thereon, or through violation or neglect by the assured of the stipulations contained herein or in the application upon which it is issued, all payments theretofore made hereon shall be forfeited to and become the property of the Company. But this shall not be held to deprive the assured from obtaining a Paid-up Policy upon fulfilling the conditions above expressed.

FOURTH: No assignment of this Policy shall be of any force or effect unless made in writing, and recorded by the Company on its books. No receipt for renewal premiums nor permit, nor any alteration or discharge of the contract, nor waiver of forfeitures under the same, shall be valid unless signed by the President or Actuary.

IN WITNESS WHEREOF, the said The Provident Life and Trust Company of Philadelphia has, by its President and Actuary, signed and delivered this contract, this Twenty-fifth day of Eighth month, one thousand eight hundred and ninety-five.

Attest:

DAVID G. ALSOP,
Actuary.

SAML. R. SHIPLEY,
President.

"This Policy will be entitled to a dividend upon the payment of the third annual premium, and thereafter upon the payment of each annual premium. Dividends are also paid upon paid-up policies.

NOTE.—The foregoing applies to other forms of policies, issued by this Company.

TABLE A.

Showing the Cash Value of the Unpaid Installments of a Policy for \$10,000 payable in *Twenty* yearly installments of \$500.00 each, if paid in one sum at the beginning of any year, dating from the time the Policy becomes a claim by its terms. If this Policy is for a larger or smaller amount than \$10,000 the figures as relate to the within contract will be in proportion.

Year.	Value.	Year.	Value.
1	\$7,066.95	11	\$4,217.65
2	6,822.65	12	3,868.85
3	6,582.85	13	3,501.05
4	6,326.15	14	3,121.05
5	6,059.20	15	2,725.90
6	5,781.55	16	2,314.95
7	5,492.80	17	1,887.55
8	5,192.55	18	1,448.05
9	4,880.25	19	980.75
10	4,550.45	20	500.00

APPLICATION.

It is hereby declared and agreed by the undersigned, that the foregoing application and the several answers to the interrogatories therein propounded are true, and that if a Policy of Insurance shall be issued by said Company under this application, the same and the questions and answers therein, shall be deemed the basis of the contract expressed in said Policy: and if any untrue or fraudulent statement be found to be contained therein, then all moneys which shall have been paid on account of such Insurance shall be forfeited to the said Company, and the Policy of Insurance made on the faith of this declaration and the above proposal shall become null and void and of none effect.

NOTE. Same form of application is used for the other kinds of policies written by this Company.

20-PAYMENT ENDOWMENT AT 75

No. 993 416.

AGE 35.

THE PROVIDENT LIFE AND TRUST CO.

OF PHILADELPHIA,

AMOUNT, \$10,000.

PREMIUM, \$338.50.

If all premiums shall have been paid, the Company will upon valid surrender of this Policy at the end of the tenth year, or of any subsequent fifth year of its continuance thereafter, pay in cash the full reserve, calculated at four per cent interest by the Combined Experience Mortality table as follows:

CASH VALUE AT THE END OF THE

10th	\$2833.80
15th	3,887.60
20th	5,787.30
25th	6,538.20
30th	7,393.90
35th	8,443.10
40th	10,000.00

In Consideration of the representations and stipulations made in the application for this Policy, which are hereby made part of this contract, and of the first premium of *Three Hundred and Thirty-eight* ⁵⁰/₁₀₀ Dollars now duly paid by *Richard Doe* and of the yearly premium of *Three Hundred and Thirty-eight* ⁵⁰/₁₀₀ Dollars to be paid on or before the *sixth* day of every *second* month in every year hereafter until *twenty* annual premiums shall have been paid; does covenant and bind itself to pay at its office in the city of Philadelphia the sum of *Ten Thousand* Dollars to *Richard Doe*, of *Philadelphia, Philadelphia* County, *State of Pennsylvania*, or to his assigns, upon the *sixth* day of *second* month, *Nineteen hundred and thirty-three*, provided the said *Richard Doe* shall be living at that date. But in the event of his decease before that date, then to pay at its office aforesaid the said sum insured to his *wife, Sarah Doe* if living; otherwise, to his executors, administrators or assigns, within sixty days after due notice and satisfactory proof in writing, of the death, during the continuance of this Policy, of the said person whose

life is hereby assured as above. Any unpaid portion of the current year's premium shall first be deducted.

Provided always, and it is hereby declared to be the true intent and meaning of this Policy, and the same is issued, and accepted by the assured, upon the following express conditions and agreements:

FIRST: If within two years after the issue of this Policy the said person whose life is hereby assured shall die by his or her own hand or act, unless proof of insanity shall be furnished, or shall within two

years and without the consent in writing of this Company previously obtained, travel or reside south of the parallel of $36^{\circ} 30'$ north latitude between the first day of Seventh month (July) and the first day of Eleventh month (November), or within two years be personally engaged in blasting, mining, submarine operations, or the production of highly inflammable or explosive substances, or as an engineer, fireman, brakesman, or conductor, upon any railroad, or in any capacity upon any steam or other vessel, or shall at any time during the continuance of this Policy be employed in any military or naval service whatsoever (the Militia not in actual service excepted), this Policy shall be null and void.

SECOND. If the premiums as herein stipulated shall not be paid on or before the days above appointed for the payment thereof, at the office of this Company in the city of Philadelphia, or to agents elsewhere, when they produce receipts signed by the President or Actuary, this Policy shall become null and void, and this Company shall not be liable for the payment of the sum assured, or any part thereof. If, however, the said premiums have been duly paid for the first two years of this assurance, and this Policy shall be surrendered and released in writing to the Company a paid-up Policy shall be issued for an amount proportioned to the number of full yearly premiums paid.

THIRD. Whenever this Policy shall become null and void, by reason of nonpayment of the premiums thereon, or through violation or neglect by the assured of the stipulations contained herein or in the application upon which it is issued, all payments theretofore made hereon shall be forfeited to and become the property of the Company. But this shall not be held to deprive the assured from obtaining a paid-up Policy upon fulfilling the conditions above expressed.

FOURTH. No assignment of this Policy shall be of any force or effect unless made in writing, and recorded by the Company on its books. No receipt for renewal premiums nor permit, nor any alteration or discharge of the contract, nor waiver of forfeitures under the same, shall be valid unless signed by the President or Actuary.

In witness whereof, The said The Provident Life and Trust Company, of Philadelphia has, by its President and Actuary, signed and delivered this contract, this *sixth* day of *second* month, one thousand eight hundred and ninety-three.

Attest: DAVID G. ALSOP,
Actuary.

S. R. SHIPLEY,
President.

ANNUITY BOND.

No. 300.

AGE, 50 $\frac{1}{4}$.THE PROVIDENT LIFE AND TRUST COMPANY
OF PHILADELPHIA.

PREMIUM, \$10,000.

AMOUNT, \$343.50.

In consideration of the representations made to them in the application for this bond and of the sum of *Ten Thousand Dollars* to it duly paid by *Helen E. Jones*, of *Oak Park, Cook County, State of Illinois*, the receipt of which is hereby acknowledged, does covenant and bind itself, to pay or to cause to be paid to the said *Helen E. Jones*, one annuity or yearly sum of *six hundred and eighty-seven dollars*, in even and equal portions of *three hundred and forty-three $\frac{1}{2}$ dollars* each, on the fifteenth day of *fourth and tenth* months, in every year for and during the natural life of the said *Helen E. Jones*, the first payment to be made on the *fifteenth* day of *tenth* month next ensuing the date of this obligation and also to pay within thirty days after the death of *Helen E. Jones*, to her executors, administrators or assigns, such proportionate part of the said annuity or yearly sum of *six hundred and eighty-seven dollars*, as may accrue up to the day of the death of the said *Helen E. Jones*.

Provided always, and it is hereby expressly declared to be the true intent and meaning of these presents, that if the declaration attached to this bond, and subscribed by the above named *Helen E. Jones*, a counterpart whereof has been deposited with this Company, be in any respect not true, then and in every such case, the said Company shall not be liable to the payment of the said annuity or yearly sum or any part thereof; and this bond, so far as relates to such payment, shall be utterly void.

In Witness Whereof, the said THE PROVIDENT LIFE AND TRUST COMPANY OF PHILADELPHIA has, by its President and Actuary, signed and delivered this contract, this *fifteenth* day of *fourth* month one thousand eight hundred and ninety-seven.

(L. S.) DAVID G. ALSOP,

SAMUEL R. SHIPLEY,

Actuary.

President.

DECLARATION FOR AN ANNUITY.

I, *Helen E. Jones*, of *Oak Park, Cook County, State of Illinois*, being desirous to purchase from the Provident Life and Trust Company of Philadelphia, an annuity of *six hundred eighty-seven dollars*, to be paid in half-yearly installments of *three hundred and forty-three $\frac{1}{2}$ dollars* each, do hereby declare that I was born on the *twenty-ninth* day of *November*, in the year *one thousand eight hundred and forty-six*, and agree that this declaration be the basis of the contract between the said Company and myself, and if any untrue averment is contained therein, the sum of *ten thousand* dollars which I have this day paid to the said Company in consideration of said annuity shall be forfeited to the said Company.

In witness whereof, I have hereunto set my hand and seal, this *thirteenth* day of *April*, 1897.

WITNESS:

JAMES W. JANNEY,
ALLEN J. FLITCRAFT.

HELEN E. JONES. (L. S.)

JOINT TERM POLICY—THREE LIVES INSURED!

No. 999,999.

AGE, 35, 37 and 41.

THE PROVIDENT LIFE AND TRUST CO.
OF PHILADELPHIA.

AMOUNT, \$10,000.

PREMIUM, \$443.

In Consideration of the Representations and Stipulations made in the Application for this Policy which are hereby made a part of this contract, and of the first premium of *Four Hundred Forty-three* Dollars, now duly paid by *John Doe, Richard Roe and James Brown*, and of the Yearly premium of *Four Hundred Forty-three* Dollars to be paid on or before the *twenty-first* day of every *eighth* month in every year hereafter during the continuance of this Policy, does assure the lives of *John Doe, Richard Roe and James Brown*, of *Philadelphia, Philadelphia* County, State of *Pennsylvania*, in the amount of *Ten Thousand* Dollars for the term of *Ten* years.

And the said Company does promise and agree to pay the amount of the said Assurance, at its Office in the City of *Philadelphia*, to the survivor of the said *John Doe, Richard Roe and James Brown*, their executors, administrators or assigns, within *sixty days* after due notice and satisfactory proof in writing, of the death, during the continuance of this Policy, of either of the said *John Doe, Richard Roe or James Brown*. Any unpaid portion of the current year's premium shall first be deducted.

Provided always, and it is hereby declared to be the true intent and meaning of this Policy, and the same is issued, and accepted by the Assured, upon the following express conditions and agreements:

FIRST. If within two years after the issue of this Policy, either of the said persons whose lives are hereby assured shall die by his or her own hand or act, unless proof of insanity shall be furnished, or shall within that time and without the consent in writing of this Company previously obtained, travel or reside south of the parallel of $36^{\circ} 30'$ north latitude between the first day of *Seventh* month (July) and the first day of *Eleventh* month (November), or shall be personally engaged in blasting, mining, submarine operations, or the production of highly inflammable or explosive substances, or as an engineer, fireman, brakeman or

conductor, upon any railroad, or be engaged in any capacity upon any steam or other vessel, or shall at any time during the continuance of this Policy be employed in any military or naval service whatsoever (the Militia not in actual service excepted), this Policy shall be null and void.

SECOND. If the premiums as herein stipulated shall not be paid on or before the days above appointed for the payment thereof, at the office of this Company in the City of Philadelphia, or to Agents elsewhere, when they produce receipts signed by the President or Actuary, this Policy shall become null and void, and this Company shall not be liable for the payment of the sum assured, or any part thereof.

THIRD. Whenever this Policy shall become null and void, by reason of nonpayment of the premiums thereon, or through violation or neglect by the Assured of the stipulations contained herein or in the application upon which it is issued, all payments theretofore made hereon shall be forfeited to and become the property of the Company.

FOURTH. No assignment of this Policy shall be of any force or effect unless made in writing, and recorded by the Company on its books. No receipt for renewal premiums nor permit, nor any alteration or discharge of the contract, nor waiver of forfeitures under the same, shall be valid unless signed by the President or Actuary.

In Witness Whereof, The said THE PROVIDENT LIFE AND TRUST COMPANY OF PHILADELPHIA has, by its President and Actuary, signed and delivered this contract, this *Twenty-first* day of *Eighth* month, one thousand eight hundred and ninety-nine.

Attest:

D. G. ALSOP,

Actuary.

SAML. R. SHIPLEY,

President.

DIVISION OF SURPLUS.—PRIVILEGE TO CHANGE TO OTHER FORM OF POLICY, ETC.

The surplus in excess of the current cost of insurance and the maintenance of the Reserve Fund required by law, accumulates for the benefit of the policy-holders.

A dividend is received upon the payment of the third annual premium, and thereafter upon the payment of each annual premium. And in case of policies paid for in a limited number of premiums, dividends are continued after the full payment of the premiums until the policy is terminated by death or maturity.

If at any time while this Policy is in force, it should be desired to substitute for it a Life Policy or an Endowment Policy payable at a given age or at prior death, no medical examination will be required.

The privilege is given of continuing the insurance under this Policy for successive periods of ten years each, upon giving notice to the Company on or before the expiration of each period. The premiums would be payable each year on the dates above specified, and would be increased at the beginning of each period in accordance with the advanced age of the Insured.

**TWENTY INSTALLMENT ENDOWMENT AND ANNUITY
TO INSURED OR BENEFICIARY.**

No. 994,611.

AGE, 35.

**THE PROVIDENT LIFE AND TRUST CO.
OF PHILADELPHIA.**

AMOUNT, \$10,000.

PREMIUM, \$410.

If all premiums shall have been paid, the Company will upon valid surrender of this Policy at the end of the tenth year, or of any subsequent fifth year of its continuance thereafter, pay in cash the value of the Policy, as follows:

CASH VALUE AT
END OF THE

Tenth Year,
\$2,722.12.

Fifteenth Year,
\$4,619.81.

In Consideration of the representations and stipulations made in the application for this Policy, which are hereby made part of this contract, and of the first premium of *Four Hundred and Nineteen* Dollars now duly paid by *Richard Doe* and of the Yearly premium of *Four Hundred and Nineteen* Dollars to be paid on or before the 7th day of every third month in every year hereafter until twenty annual premiums shall have been paid, does covenant and bind itself to pay at its office in the city of Philadelphia, to *Richard Doe*, of Philadelphia, Philadelphia County, State of Pennsylvania, or to his executors, administrators or assigns, the sum of *Ten Thousand* Dollars in twenty equal yearly installments of *Five Hundred* Dollars each, the first installment of which shall be due and payable upon the seventh day of third month, Nineteen hundred and eighteen, provided the said *Richard Doe* shall be living at that date. It is further provided, that if the said *Richard Doe* shall still survive after the completion of the twenty yearly installments payable to him as above provided, the sum of *Five hundred* Dollars per annum shall continue to be paid to him, during his remaining lifetime, commencing one year from the date when the last of the aforesaid twenty annual installments shall fall due. But in the event of the decease of *Richard Doe* before the seventh day of third month, 1918 aforesaid, then to pay at its office aforesaid to his wife, *Sarah Doe*, her executors, administrators or assigns, provided the said *Sarah Doe* is living at the time of the death of the person

whose life is hereby assured, the sum of *Ten Thousand Dollars* in twenty equal yearly installments of *Five hundred Dollars* each, the first installment of which shall be due and payable within sixty days after due notice and satisfactory proof in writing of the death, during the continuance of this Policy and within twenty years from the date of the Policy, of the person whose life is hereby assured as above; but if the said *Sarah Doe* should not have survived the said person, whose life is hereby assured, then the installments shall be payable as they become due, to the executors, administrators or assigns of the person whose life is hereby assured. Any unpaid portion of the current year's premium shall be deducted from the first yearly installment. It is further provided that if the said *Sarah Doe* shall still survive after the completion of the twenty yearly installments payable as aforesaid after the death of the person whose life is insured, the sum of *Five hundred Dollars* per annum shall continue to be paid to *her* during *her* remaining lifetime, commencing one year from the date when the last of the twenty yearly installments shall fall due.

When this Policy shall become a claim by maturity of the endowment, or by the death of the person whose life is hereby assured, prior to said maturity, the beneficiary entitled thereto, may at that time or at any subsequent anniversary thereof so long as any installments remain unpaid receive in lieu of the unpaid yearly installments their then present value on the basis indicated in the table stamped on the back of this Policy, which table is calculated as for \$10,000 installment insurance, and the figures for a larger or smaller amount would be in proportion.

PROVIDED ALWAYS, and it is hereby declared to be the true intent and meaning of this Policy, and the same is issued and accepted by the Assured upon the following express conditions and agreements:

NOTE—CONDITIONS AND AGREEMENTS OF THIS POLICY ARE THE SAME AS THOSE IN THE PRECEDING FORM, WHICH SEE.

In Witness Whereof, the said, THE PROVIDENT LIFE AND TRUST COMPANY of Philadelphia has, by its President and Actuary, signed and delivered this contract, this *seventh* day of *third* month, one thousand eight hundred and ninety-eight.

ATTEST: David G. Alsop,

Actuary.

SAM'L R. SHIPLEY,

President.

NOTE.—See page 227 for dividend provisions, page 238 "Table A" for commuted value privilege.

20-YEAR (RENEWABLE) TERM POLICY, FORM 502.

No. 89,999.

AGE, 35.

**THE PROVIDENT SAVINGS LIFE ASSURANCE
SOCIETY
OF NEW YORK.**

AMOUNT, \$10,000.

PREMIUM, \$171.

Promises to pay at its office in the City of New York *Ten Thousand Dollars* upon receipt of satisfactory proofs of the death of *John Doe*, of *New York, County of New York, State of New York*, (hereinafter known as the Assured), to the Assured's executors, administrators or assigns or to such other beneficiary as may be designated by the Assured, as provided upon the second page of this Policy.

The amount assured hereby will not become binding upon the Society unless this Policy is in force at the time of the death of the Assured nor unless such death shall occur on or before the *Fifth day of July, 1910*, except as this assurance may be renewed and continued thereafter, as provided upon the second page of this Policy.

This assurance is granted in consideration of the statements and agreements in the written and printed application for this Policy, which is hereby made a part of this contract; and of the payment in advance of *One Hundred and Seventy-one Dollars*, and of the payment thereafter of *One Hundred and Seventy-one Dollars*, on or before the *Fifth day of July* in every year during the continuance of this Policy.

The privileges and conditions stated on the second page hereof are declared by this Society and by all parties hereto to be a part of this contract as fully as if recited at length over the signatures hereto affixed.

New York, the *fifth* day of *July* 1899.W. E. STEVENS,
Secretary.E. W. SCOTT,
President.

PRIVILEGES AND CONDITIONS.

I. PREMIUMS AND THEIR PAYMENT.—This Policy does not go into effect until the first premium hereon has been actually paid during the life-time and good health of the Assured.

All premiums are due and payable in advance, at the Office of the Society in the City of New York. They may, however, be paid to an authorized agent of the Society on or before the dates when due, but only in exchange for a receipt signed by the President or Secretary and countersigned by such agent.

Although this contract is based upon the payment of premiums annually in advance, they may, however, be made payable in semi-annual or quarterly instalments in advance, but, in such case any instalment which at the maturity of this contract are necessary to complete the full Policy year's premium, shall be deducted from the amount of the claim. Failure to pay any annual premium, or any instalment thereof as specified, when due, will terminate this Policy.

II. GRACE IN THE PAYMENT OF PREMIUMS.—A grace of thirty days will be allowed in the payment of premiums hereafter due on this Policy, provided always that whenever advantage is taken of this grace, interest at the rate of 5 per cent per annum shall be paid to the Society for the time deferred.

III. INCONTESTABILITY.—This Policy shall be indisputable after two years from its date of issue, for the amount due, provided the premiums are duly paid as set forth above; except that military or naval service in time of war without a permit are risks not assumed by the Society at any time, further than that the reserve on this Policy only will be due and payable in case of death from such service.

IV. AGE.—Due proof of the age of the Assured must be submitted with proofs of death, and the amount of the assurance due under this Policy at its maturity shall in no case be more than the premium charged under this Policy would have purchased at the Society's rates in use at the date of issue of this Policy for the Assured's true age.

V. PRIVILEGE OF CHANGING BENEFICIARY.—This Policy is issued with the express understanding that the Assured may, with the consent of the Society and provided this Policy has not been assigned, change the beneficiary or beneficiaries at any time during the continuance of this Policy, by filing with the Society a written request, duly acknowledged, accompanied by this Policy, in which case it is understood that such change will take effect upon the endorsement of the same on this Policy by the Society.

VI. TERMINATION AND SURRENDER.—If this Policy shall become void by the violation of any stipulation or agreement, all payments made or accepted hereon shall be retained by and shall belong to the Society, except that if after three full years' premiums shall have been paid on this Policy, it shall cease or become void solely by the nonpayment of any premium when due, the owner will be entitled, on legal surrender of this Policy, provided written application therefor shall have been made while this Policy is in force, to the surrender value in extended assurance provided in the statutes of the State of New York, Laws of 1892, Chapter 690, Article II., Section 88; otherwise, if this Policy be duly surrendered within six months after such termination, a paid-up Policy for the remainder of the term directly

covered by the agreement on the first page hereof will be issued in exchange therefor.

VII. RENEWAL.—If this Policy is in force on the *fifth* day of *July*, 1919, this assurance may be renewed and continued without medical re-examination, for an equal or less amount, under any form of policy then issued by the Society, at the rate of premium for the age then attained, provided written notice shall have been given the Society while this Policy is in force.

VIII. SURPLUS.—If this Policy is in force on the *fifth* day of *July*, 1919, it will be entitled to a return of surplus accumulated from premiums paid on this Policy as computed by the Society which may then be used at the option of the Assured—provided written notice of such option shall have been given the Society while this Policy is in force—in either one of the following ways:

- (1) The said accumulations may be withdrawn in cash; or
- (2) They may be converted into their equivalent in paid-up assurance; or
- (3) Should this assurance be renewed and continued as set forth in paragraph VII., they will be applied to reduce the premiums under any such new policy.

In any distribution of surplus or apportionment of profits to this Policy as herein defined, the principles and methods which may be adopted by the Society for such apportionment, and its determination of the amount equitably belonging to this Policy shall be conclusive upon the Assured and upon all parties having or claiming any interest under this Policy.

IX. ASSIGNMENTS.—No notice of any assignment of this Policy will be taken by the Society until the original or a certified copy thereof is filed with the Society at its Home Office. Any claim arising under an assignment shall be subject to satisfactory proof of insurable interest existing at the death of the Assured; but the Society will not be liable to the assignee beyond that interest, and will not, at any time, assume responsibility for the validity of an assignment.

X. THE CONTRACT.—This Policy and the application herefor, taken together, constitute the entire Contract. Agents are not authorized to make, alter or discharge this Contract, or to waive any forfeiture thereof, or to extend this assurance, or to grant permits, or to bind the Society in any way.

TWENTY-YEAR RENEWABLE TERM POLICY.

PREMIUMS FOR EACH \$1,000.

AGE.	PREMIUM.	AGE.	PREMIUM.	AGE.	PREMIUM.	AGE.	PREMIUM.
20	\$12 86	31	\$15 26	42	\$22 24	53	\$44 35
21	12 99	32	15 65	43	23 47	54	47 49
22	13 14	33	16 08	44	24 80	55	50 78
23	13 30	34	16 56	45	26 18	56	53 95
24	13 47	35	17 10	46	27 76	57	57 42
25	13 65	36	17 65	47	29 70	58	60 35
26	13 88	37	18 20	48	31 61	59	64 10
27	14 18	38	18 78	49	33 71	60	67 82
28	14 37	39	19 48	50	36 09	.....	.....
29	14 61	40	20 24	51	38 52	.....	.....
30	14 91	41	21 13	52	41 37	.....	.....

RENEWABLE TERM TO "AGE 70" POLICY.

No. 99,999.

AGE, 35.

PROVIDENT SAVINGS LIFE ASSURANCE
SOCIETY
OF NEW YORK.

AMOUNT, \$10,000.

PREMIUM, \$198.70.

Promises to pay at its Office in the City of New York *Ten Thousand Dollars* upon receipt of satisfactory proofs of the death of *John Doe*, of *New York, County of New York, and State of New York*, (hereinafter known as the Assured), to the Assured's executors, administrators or assigns, or to such other beneficiary as may be designated by the Assured, as provided upon the second page of this Policy.

The amount assured hereby will not become binding upon the society unless this Policy is in force at the time of the death of the Assured nor unless such death shall occur on or before the *first* day of *October*, 1935, except as this Assurance may be renewed and continued thereafter, as provided upon the second page of this Policy.

This Assurance is granted in consideration of the statements and agreements in the written and printed application for this Policy, which is hereby made a part of this contract; and of the payment in advance of *One Hundred and Ninety-eight and 7/10* Dollars, and of the payment thereafter of *One Hundred and Ninety-eight and 7/10* Dollars, on or before the *first* day of *October* in every year during the continuance of this Policy.

The privileges and conditions stated on the second page hereof, are declared by this society and by all parties hereto, to be a part of this contract as fully as if recited at length over the signatures hereto affixed.

New York, the *first* day of *October*, 1900.

WM. E. STEVENS,

E. W. SCOTT,

Secretary.

President.

PRIVILEGES AND CONDITIONS.

I. PREMIUMS AND THEIR PAYMENT.—This Policy does not go into effect until the first premium hereon has been actually paid during the lifetime and good health of the assured.

All premiums are due and payable in advance, at the office of the Society in the City of New York. They may, however, be paid to an authorized agent of the Society on or before the dates when due, but only in exchange for a receipt signed by the President or Secretary and countersigned by such agent.

Although this Contract is based upon the payment of premiums annually in advance, they may, however, be made payable in semi-annual or quarterly instalments in advance, but in such case any instalments which at the maturity of this Contract are necessary to complete the full policy year's premium, shall be deducted from the amount of the claim.

II. **GRACE IN THE PAYMENT OF PREMIUMS.**—A grace of thirty days will be allowed in the payment of premiums hereafter due on this Policy, provided always that whenever advantage is taken of this grace, interest at the rate of five per cent per annum shall be paid to the Society for the time deferred.

III. **INCONTTESTABILITY.**—This Policy shall be indisputable after two years from its date of issue, for the amount due, provided the premiums are duly paid as set forth above; except that military or naval service in time of war without a permit are risks not assumed by the Society at any time further than that the reserve on this Policy only will be due and payable in case of death from such service.

IV. **AGE.**—Due proof of the age of the Assured must be submitted with proofs of death, and the amount of the assurance due under this Policy at its maturity, shall in no case be more than the premium charged under this Policy would have purchased at the Society's rates in use at the date of issue of this Policy for the Assured's true age.

V. **PRIVILEGE OF CHANGING BENEFICIARY.**—This Policy is issued with the express understanding that the Assured may, with the consent of the Society and provided this Policy has not been assigned, change the beneficiary or beneficiaries at any time during the continuance of this Policy, by filing with the society a written request, duly acknowledged, accompanied by this Policy, in which case it is understood that such change will take effect upon the endorsement of the same on this Policy by the Society.

VI. **TERMINATION AND SURRENDER.**—If this Policy shall become void by the violation of any stipulation or agreement, all payments made or accepted hereon shall be retained by and shall belong to the Society, except that if after three full years' premiums shall have been paid on this Policy, it shall cease or become void solely by the non-payment of any premium when due, the owner will be entitled, on legal surrender of this Policy, provided written application therefor shall have been made while this Policy is in force, to the surrender value in extended assurance provided in the statutes of the State of New York, Laws of 1892, Chapter 690, Article II, Section 88; otherwise, if this Policy be duly surrendered within six months after such termination, a paid-up policy for the remainder of the term directly covered by the agreement on the first page hereof will be issued in exchange therefor.

VII. **RENEWAL.**—If this Policy is in force on the first day of October, 1935, this assurance may be renewed and continued without medical re-examination, for an equal or less amount, under any form of policy then issued by the Society, at the rate of premium for the age then attained, provided written notice shall have been given the Society while this Policy is in force.

VIII. DIVIDENDS.—At the expiration of each successive term of five years beginning with the expiration of the tenth year from the date hereof, and also at the expiration of the term directly covered by the agreement on the first page hereof, if this Policy be then in force, a dividend will be awarded by the Society from any profits arising from premiums paid on this Policy, payable in a reduction of subsequent premiums on this Policy, or any extension of the same or substitute therefor. But in any distribution of surplus or apportionment of profits to this Policy as herein defined, the principles and methods which may be adopted by the society for such apportionment, and its determination of the amount equitably belonging to this Policy shall be conclusive upon the Assured and upon all parties having or claiming any interest under this Policy.

IX. ASSIGNMENTS.—No notice of any assignment of this Policy will be taken by the Society until the original or a certified copy thereof is filed with the Society at its Home Office. Any claim arising under an assignment shall be subject to satisfactory proof of insurable interest existing at the death of the Assured; but the Society will not be liable to the assignee beyond that interest, and will not, at any time, assume responsibility for the validity of an assignment.

X. THE CONTRACT.—This Policy and the application herefor, taken together, constitute the entire contract. Agents are not authorized to make, alter or discharge this contract, or to waive any forfeiture thereof, or to extend this assurance, or to grant permits, or to bind the Society in any way.

RENEWABLE TERM "TO AGE 70" POLICY.

\$1,000.

Age.	Annual Premium.	Semi-Annual Instalment.	Quarterly Instalment.	Age.	Annual Premium.	Semi-Annual Instalment.	Quarterly Instalment.
20	814 51	87 55	83 85	41	825 06	813 03	86 64
21	14 75	7 67	3 91	42	25 84	18 44	6 85
22	14 99	7 79	3 97	43	26 71	18 89	7 08
23	15 26	7 94	4 04	44	27 65	14 38	7 33
24	15 51	8 07	4 11	45	29 56	15 37	7 83
25	15 74	8 18	4 17	46	31 60	16 43	8 87
26	15 97	8 30	4 23	47	32 66	16 98	8 65
27	16 20	8 42	4 29	48	33 78	17 57	8 95
28	16 46	8 56	4 36	49	34 90	18 16	9 25
29	16 72	8 69	4 43	50	36 03	18 74	9 55
30	17 00	8 84	4 51	51	37 12	19 30	9 84
31	17 42	9 06	4 62	52	38 33	19 93	10 16
32	17 97	9 34	4 76	53	39 65	20 62	10 51
33	18 54	9 64	4 91	54	41 10	21 37	10 89
34	19 14	9 95	5 07	55	42 60	22 15	11 29
35	19 87	10 33	5 27	56	44 30	23 04	11 74
36	20 68	10 75	5 48	57	46 27	24 06	12 26
37	21 52	11 19	5 70	58	48 33	25 18	12 81
38	22 48	11 66	5 94	59	50 42	26 22	13 36
39	23 37	12 15	6 19	60	52 37	27 23	13 88
40	24 80	12 64	6 44				

APPLICATION.

I hereby apply to the PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY, of N. Y., for a Policy of Insurance, to be issued in accordance with the directions hereof.

It is hereby jointly agreed by myself and all parties in interest, or who shall become interested as follows: That the Policy hereby applied for shall not become binding upon the Society until the first premium due thereon has been actually received by said Society or its authorized agent during my lifetime and good health; that I will not within two years from the date of said Policy visit or reside in any place outside of the United States, Canada and that portion of Europe north of the forty-second parallel of north latitude (except while voyaging in first-class vessels to or from ports in said countries) and that I will not at any time personally engage in blasting, mining, submarine labor, aeronautic ascensions, the manufacture, handling or transportation of highly inflammable or explosive substance, or service upon any vessel, boat or railroad, except upon the written permission of the Society in every such case; that self-destruction, whether sane or insane, voluntary or involuntary, within two years from the date of said Policy, or death resulting from actual or attempted violation of law, are risks not assumed by the Society, and that in either such case the liability of the Society shall be limited to any stipulated cash surrender value which said Policy shall have at the date of death; that the proofs of death required shall be made upon the blank forms furnished by the Society, and shall include all the information required thereby; that all provisions of law forbidding any physician who has or shall have attended me from disclosing any and all information which he acquired by such attendance, together with any such provisions affecting the uses which shall be made of this application or any part thereof, are hereby expressly waived, and that the Policy issued upon this application shall at all times and places be construed to be a contract made in the State of New York. It is hereby further declared and warranted, that all the statements and representations contained in Part I. and Part II. of this application or in any certificate of health hereafter given to the Society to secure restoration or reinstatement of said Policy, by whomsoever they be written, are material, and are and shall be true, and with the stipulated premiums shall be the sole consideration of the contract with the Society if a Policy be issued or renewed thereon; and that if any concealment, or fraudulent or untrue statement or representation be made, or if at any time any covenant or agreement herein made shall be violated, said Policy and insurance shall be null and void, and all payments made or accepted thereon shall be forfeited to the Society, except as provided therein.

Witness my hand and seal this _____ day of _____ 19____

20-PREMIUMS LIFE—FIVE YEAR DIVIDEND POLICY.

No. 999,999.

AGE, 35.

THE PRUDENTIAL INSURANCE COMPANY
OF AMERICA.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$369.50.

HOME OFFICE, NEWARK, N. J.

In Consideration of the Application for this Policy, which is hereby made part of this contract, and of the payment, in the manner specified, of the premium herein stated, THE PRUDENTIAL INSURANCE COMPANY OF AMERICA hereby insures the life of the person herein designated as the Insured, for the amount named herein, payable as specified, subject to the privileges and provisions on the second and third pages hereof, which are hereby made part of this contract.

The Insured *Henry George, of Oak Park, in the County of Cook, State of Illinois.*

Amount of Insurance *Ten Thousand Dollars.*

When Payable *Immediately upon acceptance of satisfactory proof of the death of the Insured during the continuance of this Policy.*

Where Payable *At the Home Office of the Company in Newark, New Jersey. Payable to his wife, Helen George, Beneficiary, if living, otherwise to the executors, administrators or assigns of the Insured.*

Premium *Three Hundred sixty-nine and $\frac{50}{100}$ Dollars.*

How Payable *Annually in exchange for the Company's receipt.*

When Payable *On the delivery of this Policy and on or before the first day of January in every year during the continuance of this Policy, until twenty full years' premiums shall have been paid.*

Where Payable *At the Home Office of the Company, or as provided under the heading "Provisions" on the third page hereof.*

In Witness Whereof, the said THE PRUDENTIAL INSURANCE COMPANY of America, at its office in the City of Newark, New

Jersey, has caused this Policy to be signed by its President and Vice-President, and to be duly attested, this *first* day of *January* one thousand nine hundred and one.

JOHN F. DRYDEN, LESLIE D. WARD,
Attest: *President.* *Vice-President.*
JOHN K. GORE, *Manager.*

PRIVILEGES.

CASH LOANS.—If this Policy be continued in force, the Insured may borrow from the Company the amount specified in the following table, by making written application for the Loan and assigning the Policy to the Company as security in accordance with the terms of the Company's Loan Certificate; provided five per cent interest on the whole amount of the Loan be paid annually in advance.

PAID-UP LIFE POLICY OR EXTENDED INSURANCE.—If this Policy, after being in force three full years, shall lapse or become forfeited for the non-payment of any premium or any note given for a premium or loan made in cash on such Policy as security, or of any interest on such note or loan, it may be surrendered for a nonparticipating Paid-up Life Policy as specified in the following table; provided the Policy be legally surrendered to the Company within three months after such lapse or forfeiture. If this Policy, having lapsed or become forfeited as above, be not surrendered for a Paid-up Life Policy, the Company will write in lieu of this Policy, *and without any action on the part of the Insured*, a nonparticipating Paid-up Term Policy for the full amount insured by this Policy, and to continue in force for the term indicated by the following table of Extended Insurance; provided, however, that if there be any indebtedness to the Company on account of this Policy the amount of such Paid-up Term Policy shall be the face amount of this Policy less the amount of such indebtedness, and the term for which such Paid-up Term Policy shall run shall be changed to that term for which the cash surrender value of this Policy hereinafter specified, after deducting such indebtedness, will carry the modified amount at the Single Premium Term rates of the Company. The Paid-up Term Policy shall provide, moreover, that in case of the death of the Insured within one year from the date of such lapse or forfeiture there shall be deducted from the amount payable by the Company any premium that would have become due on this Policy up to the time of death of the Insured if the Policy had been continued in force. The Paid-up Term Policy will be delivered on the legal surrender of this Policy.

ON CASH SURRENDER VALUES.—If this Policy be legally surrendered to the Company within three months from the end of the third year from its date or of any year thereafter, and all premiums, required by the terms of the Policy, to the end of that year have been paid in full the Company will pay therefor the sum indicated by the following table of Cash Surrender Values, and to this sum will add the full reserve value of any Additions existing at the end of that year.

TABLE ABOVE REFERRED TO.

The benefits stated in the following table apply to the original sum insured only. If the sum insured be increased by dividends or otherwise, the

benefits will be increased, but any indebtedness to the Company placed on the Policy will operate to reduce the benefits.

At the End of	Cash Loan.	Paid-up Life Policy.	Extended Insurance.		Cash Sur- render Value.
			(See 2d paragraph of "Special Privileges" be- low).		
1 Year.	None	None		60 Days	None
2 Years.	None	None		120 "	None
3 "	8410	\$1,500	5 Years	310 "	\$440
4 "	600	2,000	8 "	44 "	650
5 "	880	2,500	10 "	157 "	940
6 "	1,110	3,000	12 "	157 "	1,180
7 "	1,360	3,500	14 "	89 "	1,450
8 "	1,630	4,000	15 "	312 "	1,790
9 "	1,920	4,500	17 "	98 "	2,040
10 "	2,240	5,000	18 "	188 "	2,370
11 "	2,590	5,500	19 "	228 "	2,680
12 "	2,840	6,000	20 "	226 "	3,000
13 "	3,170	6,500	21 "	193 "	3,340
14 "	3,510	7,000	22 "	142 "	3,700
15 "	3,870	7,500	23 "	86 "	4,080
16 "	4,220	8,000	23 "	313 "	4,450
17 "	4,590	8,500	24 "	191 "	4,840
18 "	4,980	9,000	25 "	96 "	5,240
19 "	5,380	9,500	26 "	52 "	5,660
20 "	5,790	10,000	Policy fully paid.		6,100

If this Policy be continued in force beyond the twentieth year, tables of Cash Loans and Cash Surrender Values, as above, after the twentieth year will be furnished on application to the Home Office.

If the premiums on this Policy be paid in quarterly or semi-annual instalments, due allowance will be made in computing benefits from the above table, for that portion of a year's premium paid over and above the full number of years' premiums indicated.

SPECIAL PRIVILEGES.

GRACE IN PAYMENT OF PREMIUMS.—In the payment of any premium under this policy, except the first, a grace of one month will be allowed during which time the policy will remain in force.

POLICY NONFORFEITABLE AFTER FIRST YEAR'S PREMIUM HAS BEEN PAID.—If this Policy after being in force one full year shall lapse for non-payment of premium the Company will continue in force the insurance under the Policy for a period of sixty days from the date of lapse; if this Policy after being in force two full years shall lapse for non-payment of premium the Company will continue in force the insurance under the Policy for one hundred and twenty days from date of lapse; after the Policy has been in force for three or more years the above Privileges, "Paid-up Life Policy or Extended Insurance," will apply.

REVIVAL OF POLICY.—If this Policy be lapsed for nonpayment of premium, it will be revived any time within two years after the date of lapse upon written application and payment of arrears of premiums with

interest at the rate of five per cent per annum, provided evidences of the insurability of the Insured satisfactory to the Company be furnished. Application for revival after two years from date of lapse will receive equitable consideration.

CHANGE OF BENEFICIARY.—The Insured may at any time while this Policy is in force, by written notice to the Company at its Home Office, change the Beneficiary or Beneficiaries under this Policy, such change to take effect only upon endorsement of the same on the Policy by the Company, whereupon all rights of the former Beneficiary or Beneficiaries shall cease; provided, however, that no such change of Beneficiary shall be valid if the Policy or any interest therein be assigned at the time of such change.

INSTALMENT PRIVILEGE.—The amount insured under this Policy is payable in one sum, but may be made payable instead in equal annual instalments in any number from two to twenty-five, or may be made payable to the Beneficiary in equal annual instalments, to continue for twenty years and so long thereafter as the Beneficiary shall live; subject to the terms and conditions under the heading "Instalment Privilege" on the fourth page hereof.

TRUST FUND PRIVILEGE.—At the time this Policy becomes payable as to claim the amount insured, or any portion thereof not less than \$1,000, may be left during the lifetime of the Beneficiary in trust with the Company, and the Company will pay thereon, so long as the said amount or said portion thereof remains with the Company, interest at the rate of three per cent per annum, together with such dividend as may be apportioned by the Company. The said Trust Fund shall be paid at the death of the Beneficiary to the executors, administrators or assigns of the Beneficiary, but may be withdrawn at any time with accrued interest. The Trust Fund Privilege shall be inoperative if the amount payable under this Policy be less than \$1,000.

DIVIDENDS.—This Policy is issued on the Five-Year Dividend Plan, and at the end of each fifth year from its date, if in force, will be credited with a Dividend from the surplus apportioned by the Company to policies of the same age and kind. Such Dividend may be applied, as the Insured may elect, to purchase a participating Paid-up Addition to this Policy or to reduce the premiums hereon during the ensuing five years; if any premiums remain unpaid, or may be withdrawn in cash by the Insured.

If this Policy be continued in force, the Insured shall notify the Company in writing, not more than three months after the end of each dividend period, which mode of settlement he selects. Otherwise the Company will reserve the right to make the selection.

PROVISIONS.

PAYMENT OF PREMIUMS.—This Policy is based upon the payment of premiums annually in advance, but, if premiums be made payable in quarterly or semi-annual instalments, any future instalments of the premium for the current policy year remaining unpaid at the maturity of the Policy shall be considered an indebtedness to the Company on account of this Policy. Premiums are payable at the Home Office of the Company, but may be paid to an authorized agent of the Company on or before the dates when due, in exchange for official receipts signed by the President or Secretary and countersigned by a General Agent of the Company. If any pre-

mium be not paid when due, this Policy shall be void and all premiums forfeited to the Company, except as herein provided.

INDEBTEDNESS.—Any indebtedness to the Company on account of this Policy will be deducted in any payment or payments or in any settlement under this Policy.

MODIFICATIONS, ETC.—No condition, provision or privilege of this Policy can be waived or modified in any case except by an endorsement hereon signed by the President, one of the Vice-Presidents, the Secretary, the Assistant Secretary or the Actuary. No agent has power in behalf of the Company to make or modify this or any other contract of insurance, to extend the time for paying a premium, to waive any forfeiture, or to bind the Company by making any promise, or making or receiving any representation or information.

ASSIGNMENTS.—If this Policy shall be assigned, the assignment must be in writing, and the Company shall not be deemed to have knowledge of such assignment unless the original or a duplicate thereof is filed at the Home Office of the Company and its receipt duly acknowledged. The Company will not assume any responsibility for the validity of an assignment.

SUICIDE.—If within *one year* from the date hereof the Insured shall die by suicide—whether sane or insane—or in consequence of his (or her) own criminal action, the liability of the Company shall not exceed the amount of the premiums paid on this Policy.

INCONTESTABILITY.—This Policy shall be incontestable after one year from its date if all due premiums shall have been paid.

MISSTATEMENT OF AGE.—If the age of the Insured be misstated, the amount payable under this Policy shall be the amount of insurance which the premium paid would have purchased at the correct age of the Insured.

INSTALMENT PRIVILEGE.

Written request specifying the number of instalments in which the amount insured under this Policy is to be paid, or whether the instalments are to be continuous, must be made by the Insured while this Policy is in force; such request may subsequently be withdrawn or the number of instalments changed at any time during the continuance of the Policy upon notice to the Company in writing, such request or subsequent notice to be operative only upon endorsement by the Company upon the Policy.

The amount of such instalment shall be based upon the amount insured under this Policy together with any paid-up additions and shall be determined from the tables given below.

The first instalment shall be payable at the same time that the original amount would have been payable under this Policy, and subsequent instalments shall be payable on the succeeding anniversaries thereafter.

INSTALMENTS—FROM TWO TO TWENTY-FIVE.

Number of Instalments.	2	3	4	5	6	7	8	9	10	11	12	13
Amount of each Instalment per \$1,000.	\$507	\$343	\$281	\$212	\$170	\$156	\$138	\$126	\$114	\$105	\$98	\$91

Number of Instalments.	14	15	16	17	18	19	20	21	22	23	24	25
Amount of each Instalment per \$1,000.	\$88	\$81	\$77	\$74	\$71	\$68	\$65	\$63	\$61	\$59	\$57	\$56

INSTALMENTS—CONTINUOUS.

Age last birthday of Beneficiary at death of Insured.	Under 16	16	17	18	19	20	21	22	23	24	25	26
Amount of each Instalment per \$1,000.	\$40	\$41	\$41	\$41	\$41	\$42	\$42	\$42	\$43	\$43	\$43	\$43

Age last birthday of Beneficiary at death of Insured.	27	28	29	30	31	32	33	34	35	36	37	38
Amount of each Instalment per \$1,000.	\$44	\$44	\$45	\$45	\$45	\$46	\$46	\$47	\$47	\$48	\$48	\$49

Age last birthday of Beneficiary at death of Insured.	39	40	41	42	43	44	45	46	47	48	49	50
Amount of each Instalment per \$1,000.	\$49	\$50	\$51	\$51	\$52	\$52	\$53	\$54	\$54	\$55	\$56	\$57

Age last birthday of Beneficiary at death of Insured.	51	52	53	54	55	56	57	58	59	60	61	Over 61
Amount of each Instalment per \$1,000.	\$57	\$58	\$59	\$59	\$60	\$61	\$61	\$62	\$62	\$63	\$63	\$64

Each instalment under this policy will be increased by such annual dividend as may be apportioned by the Company.

At the time any instalment is due the remaining instalments, if any, may be commuted, unless the Company shall have been otherwise directed by the Insured in writing, at the rate of three per cent compound interest and the equivalent value withdrawn in one sum; provided, however, that the instalments be continuous, those instalments payable to the Beneficiary more than twenty years after the maturity of the Policy cannot be commuted.

The legal holder hereof at the time the Policy becomes a claim shall have the privilege of having the amount insured under the Policy payable in instalments as herein provided, unless the Company shall have been otherwise directed by the Insured in writing.

If no one be designated as Beneficiary, or if there be more than one Beneficiary under this Policy, it cannot be made payable in continuous instalments.

PROVISO.—The Instalment Privilege shall be inoperative if the amount payable under this Policy be less than \$1,000.

ILLUSTRATION.—A Policy under which \$5,000 is payable in one sum at death may be made payable in twenty annual instalments of \$250 each (\$500 per \$1,000), or if the Beneficiary be 35 years of age at the death of the Insured the Policy may be made payable in annual instalments of \$235 each (\$47 per \$1,000), to continue for twenty years at least and as long thereafter as the Beneficiary shall live. If the Beneficiary die before twenty instalments be paid, the remaining instalments will be paid to the executors, administrators or assigns of the Beneficiary.

APPLICATION.

I hereby declare and warrant that all the statements and answers to the above questions, as well as those made or to be made to the Company's medical examiner, are or shall be complete and true, and that they, together with this declaration, shall form the basis and become a part of the contract of insurance hereby applied for. And it is agreed that if any of the said answers be incorrect in whole or in part, then the policy which may be granted in pursuance hereof shall be null and void, and all payments made thereon shall be forfeited to the Company.

And it is further agreed that the policy herein applied for shall be accepted subject to the conditions and agreements therein contained, and said policy shall not take effect until the same shall be issued and delivered by the said Company, and the first premium paid thereon, while my health is in the same condition as described in this application.

20-PAYMENT LIFE--DEFERRED DIVIDEND POLICY.

to. 000.

AGE, 35.

ROYAL UNION MUTUAL LIFE INSURANCE
COMPANY.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$350.

The ROYAL UNION MUTUAL LIFE INSURANCE COMPANY, Des Moines, Ia., in consideration of the declarations, answers and agreements made in the application for this policy and the sum of *Three Hundred and Fifty* Dollars, to be paid annually in advance, on the *Twentieth* day of *July*, hereby insures the life of *John Doe* for one year from date hereof, and in consideration of the further payment of a like sum on or before noon of the *Twentieth* day of *July* in every year thereafter until the premiums for twenty full years from date hereof shall have been paid, unless the death of the Insured shall sooner occur, agrees to pay *Ten Thousand* Dollars to *Mary Doe* (wife of Insured) if living; otherwise, to the executors, administrators or assigns of the Insured, within sixty days after receiving satisfactory proofs of the death of the Insured during the continuance of this contract.

The benefits, agreements and provisions written and printed in the following pages are a part of this contract as fully as if they were recited over the signatures hereto affixed.

Signed, sealed and issued in the city of Des Moines, Ia., *July Twentieth*, 1898.

SIDNEY A. FOSTER,
Secretary.

FRANK D. JACKSON,
President.

BENEFITS, AGREEMENTS AND PROVISIONS REFERRED TO ON THE
FIRST PAGE OF THIS POLICY.

FORM OF POLICY.—This is a life policy, full paid in twenty years, and no dividends shall be apportioned until the date of the distribution period, the *Twentieth* day of *July*, 1918, this policy being then in force, the Insured may exercise one of the following options: 1. Withdraw the surplus apportioned in cash; or, 2. Convert surplus into an annuity for life; or, 3. Convert the reserve and surplus into a paid-up policy; or, 4. Surrender this policy for its cash value, guaranteed to be not less than \$5,390, and in addition the apportioned surplus; or, 5. Discontinue this insurance by legal surrender and receive therefor its entire cash value, reserve and surplus, converted into a life annuity. If, however, the Insured makes no election and this policy is continued beyond the distribution period, the surplus, apportioned at its close, will be paid in cash, and this policy shall thereafter be entitled to participation in annual distribution of surplus. In

start of death after apportionment, and before settlement is made, the surplus so apportioned will be paid in addition to the amount insured.

REDEMPTION DIVIDENDS.—In event of death of the insured within twenty years from date of this policy, the company will pay, as herein provided, the principal sum of Five Hundred Dollars, and in addition 25 per cent of all premiums received by the company.

PRUDENTIAL OPTIONS.—This policy maturing by death and the insured being designated by election in writing to the company that the beneficiary shall accept in lieu of the principal sum insured, a term installment, and no other claims existing on account of this policy the option designated shall be as set forth in Option No. 1, One hundred dollars annually for twenty-eight years, or, Option No. 2, seven hundred dollars annually for twenty-two years, or, Option No. 3, eight hundred dollars annually for eighteen years, or, Option No. 4, ten hundred dollars annually for thirteen years.

In event no election has been made under the conditions and in the manner above described, the beneficiary may accept at any time before settlement either one of the options above stated, and the first payment shall be within sixty days after acceptance by the company of proofs of death, and each subsequent payment shall be made on the recurring anniversary of the first installment paid.

PRUDENTIAL OPTIONS.—The insured may elect as under Prudential Options, that the principal sum due from this company to any beneficiary by reason of this policy may be converted into a life income for such an amount and will purchase annually immediate or deferred at the option of the beneficiary for the age attained. Subsequent payments shall be made by the company on each recurring anniversary of the first payment, and during every year of the lifetime of the beneficiary.

LOAN PROVISION.—At the end of the third, or any subsequent policy year, all premiums having been paid, this company guarantees: A That the insured may surrender this policy and receive, less any indebtedness due the company, the guaranteed cash surrender as set forth in the following table of cash surrender values; or B He may convert the cash value into paid-up insurance for as many years of the full amount of this policy as there have been annual premiums paid; C If any premium hereto is not paid when due, the same shall be charged as a loan against the cash surrender value if it be sufficient; if not sufficient the insurance will continue in force so long as this fund will pay for the same as term premium value of the company. At any time before the expiration of this extended insurance, the insured may furnish satisfactory health certificate and pay arrangements with interest thereon and continue the original policy of insurance as though no default in payment had ever occurred. The extended insurance herein provided shall terminate by the election, on the part of the insured, of any one of the other nonforfeiture provisions of this contract in which event there shall be deducted the annual expense and mortality cost, so near as may be estimated.

LOAN PROVISION.—The insured may at any time after three full years' premiums are paid, and while this policy is kept in force, borrow, less interest and subsequent annual premium, the amounts set forth in the following table of loan values.

TABLE OF LOAN AND CASH SURRENDER VALUES

End of Year	Guaranteed Loan Value	Guaranteed Cash Surrender Value	End of Year	Guaranteed Loan Value	Guaranteed Cash Surrender Value	End of Year	Guaranteed Loan Value	Guaranteed Cash Surrender Value
1	\$100.00	\$100.00	10	\$2,070.00	\$2,070.00	19	\$5,500.00	\$5,500.00
2	\$200.00	\$200.00	11	\$2,160.00	\$2,160.00	20	\$5,670.00	\$5,670.00
3	\$300.00	\$300.00	12	\$2,250.00	\$2,250.00	21	\$5,840.00	\$5,840.00
4	\$400.00	\$400.00	13	\$2,340.00	\$2,340.00	22	\$6,010.00	\$6,010.00
5	\$500.00	\$500.00	14	\$2,430.00	\$2,430.00	23	\$6,180.00	\$6,180.00
6	\$600.00	\$600.00	15	\$2,520.00	\$2,520.00	24	\$6,350.00	\$6,350.00
7	\$700.00	\$700.00	16	\$2,610.00	\$2,610.00	25	\$6,520.00	\$6,520.00
8	\$800.00	\$800.00	17	\$2,700.00	\$2,700.00	26	\$6,690.00	\$6,690.00
9	\$900.00	\$900.00	18	\$2,790.00	\$2,790.00	27	\$6,860.00	\$6,860.00

PREMIUM PAYMENTS.—It is agreed that all premium payments, after the first, are to be made by twelve o'clock, noon, on the day or days when due, at the home office of the company, in Des Moines, Ia., or to an agent in exchange for a receipt signed by the president or secretary. The first year's premium or premiums are to cover the expense and mortuary cost only. Second and subsequent premiums are to cover expenses, death losses, and to accumulate the required reserve. In case of death, the balance of the year's premium, if any, and any other indebtedness to the company, by reason of this policy, shall be deducted from the amount to be paid hereunder.

RESERVE AND VALUATION.—The reserve is guaranteed to be at no time less than the amount required by the laws of Iowa, and shall be deposited with the State, in approved securities. During the first year succeeding the date of this policy, the reserve shall be computed upon the Actuaries' Table of Mortality, with 4 per cent interest for the term rate, and for subsequent years such a valuation for an age at issue advanced one year, shall be made according to said table, under the laws of Iowa, as will provide for the benefits and guarantees stipulated in this policy.

AGENTS' POWERS.—Agents have no power to waive, alter, change, or modify any of the conditions of this policy contract.

POLICY LIABILITY.—Any indebtedness due the company by reason of this policy (including any balance of the year's premium) shall be a first lien against any equity, right, or interest of the insured, his heirs or assigns, under this policy, and such indebtedness shall first be deducted in settlement of any rights or privileges arising by virtue of this policy.

ASSIGNMENT.—No assignment of this policy shall take effect until written notice (and then on blanks furnished by the company) shall have been given and acknowledged by the company, and it shall not be liable for the validity of any assignment.

INCONTESTABILITY AND CONTRACT.—This policy is incontestable after two years from date, if the rules regulating army and naval service are complied with. Copies of the application and medical examination are hereto attached, and made a part of this contract.

FREEDOM OF RESIDENCE AND TRAVEL.—Residence or travel is unrestricted in any part of the north temperate zone, south of the 55th parallel of north latitude. If residence or travel extends beyond the limits named, within two years from the date of this policy, written consent must first be obtained from the company, or this policy is void.

OCCUPATION.—Within two years from the date of this policy, if the Insured shall engage in the manufacture or sale of alcoholic liquors as a beverage, in blasting, mining, in the manufacture or handling of explosives, in submarine operations, in aerial voyages, in handling electric light, street car, telephone or telegraph wires, as lineman or repairer, in employment upon trains or tracks of a steam railway (except as conductor of a passenger train or sleeping car, or section foreman), in lake or ocean navigation (except as captain, purser or engineer, this policy is void.

Military and naval service in time of war, without the written permit of the company, is forbidden; and in case of the death of the Insured in consequence of such service, and without the company's permit, the liability of the company hereunder shall be for an amount not greater than the then legal reserve on this policy.

APPLICATION.

It is agreed as follows: First. That in the event of self-destruction within two years from date of my policy, the company's legal liability shall be no greater than the sum of all the premiums paid hereon. Second. I agree to accept the company's method for the distribution of surplus. Third. That any note or obligation given for premiums shall be accounted only as an extension of time for payment, and if not paid at maturity, all liability under any policy issued hereon shall at that date cease, except for paid-up insurance, first deducting the amount of the reversionary value of such note or obligation, the full amount of which shall be deemed as earned. Fourth. That this policy shall not be binding until delivered while I am in good health and the first premium thereon is paid.

I hereby certify that I have reviewed the above, and that the statements and representations made by me in this application and all answers taken down in writing hereon and in the medical examination, are hereby made the sole basis for the issuance of the policy hereby applied for, and I declare the same to be true.

THE IOWA TRUSTEESHIP LIFE INSURANCE LAW.

This policy is *secured and guaranteed* by bonds deposited with the State of Iowa in conformity with the following law:

VALUATIONS.

I. After reciting that the company shall make its statements to the state.

SEC. 1774 says: As soon as practicable after the filing of such statement, the auditor shall ascertain the net cash value of every policy in force. The net cash value of all policies in force in any such company being ascertained, the auditor shall notify it of the amount, and within thirty days thereafter the officers thereof shall deposit with the auditor the amount of the ascertained valuation in the securities specified in sections eighteen hundred and six, chapter eight, of this title.

INVESTMENT OF FUNDS.

SEC. 1806. The funds required by law to be deposited with the auditor of state by any company, held in trust for the purpose of fulfilling any contract in its policies, shall be invested in the following described securities and no other:

1. The bonds of the United States.
2. The bonds of the state or any other state when such bonds are at or above par.
3. Bonds and mortgages and other interest bearing securities being first liens upon real estate within the state or any other state in which such company is transacting an insurance business, worth at least double the amount loaned thereon and secured thereby exclusive of improvements, or two and one-half times such amount, including the improvements thereon, if such improvements are constructed of brick or stone.
4. Bonds or other evidences of indebtedness of any county, city, town or school district within the state or any other state in which such company is transacting an insurance business, where such bonds or other evidence of indebtedness are issued by authority of and according to law and bearing interest, and are approved by the executive council.
5. In the stock of solvent national banks organized under the laws of the United States, but not more than five per cent of the assets of such company shall be thus invested.
6. Loans upon its own policies, in an amount not to exceed the net terminal reserve, as shown by the valuation thereof made under the direction of the auditor of state; but no such loans shall be made on policies of insurance that have not been issued and in force three years.

POLICY EXEMPT FROM EXECUTION.

SEC. 1805. A policy of insurance on the life of an individual in the absence of an agreement or assignment to the contrary, shall inure to the separate use of the husband or wife and children of said individual independently of his creditors. The proceeds of an endowment policy payable to the assured on attaining a certain age shall be exempt from liability for any of his debts.

Jersey, has caused this Policy to be signed by its President and Vice-President, and to be duly attested, this *first* day of *January* one thousand nine hundred and one.

JOHN F. DRYDEN,
Attest: *President.*

LESLIE D. WARD,
Vice-President.

JOHN K. GORE, *Manager.*

PRIVILEGES.

CASH LOANS.—If this Policy be continued in force, the Insured may borrow from the Company the amount specified in the following table, by making written application for the Loan and assigning the Policy to the Company as security in accordance with the terms of the Company's Loan Certificate; provided five per cent interest on the whole amount of the Loan be paid annually in advance.

PAID-UP LIFE POLICY OR EXTENDED INSURANCE.—If this Policy, after being in force three full years, shall lapse or become forfeited for the non-payment of any premium or any note given for a premium or loan made in cash on such Policy as security, or of any interest on such note or loan, it may be surrendered for a nonparticipating Paid-up Life Policy as specified in the following table; provided the Policy be legally surrendered to the Company within three months after such lapse or forfeiture. If this Policy, having lapsed or become forfeited as above, be not surrendered for a Paid-up Life Policy, the Company will write in lieu of this Policy, *and without any action on the part of the Insured*, a nonparticipating Paid-up Term Policy for the full amount insured by this Policy, and to continue in force for the term indicated by the following table of Extended Insurance; provided, however, that if there be any indebtedness to the Company on account of this Policy the amount of such Paid-up Term Policy shall be the face amount of this Policy less the amount of such indebtedness, and the term for which such Paid-up Term Policy shall run shall be changed to that term for which the cash surrender value of this Policy hereinafter specified, after deducting such indebtedness, will carry the modified amount at the Single Premium Term rates of the Company. The Paid-up Term Policy shall provide, moreover, that in case of the death of the Insured within one year from the date of such lapse or forfeiture there shall be deducted from the amount payable by the Company any premium that would have become due on this Policy up to the time of death of the Insured if the Policy had been continued in force. The Paid-up Term Policy will be delivered on the legal surrender of this Policy.

OR CASH SURRENDER VALUES.—If this Policy be legally surrendered to the Company within three months from the end of the third year from its date or of any year thereafter, and all premiums, required by the terms of the Policy, to the end of that year have been paid in full the Company will pay therefor the sum indicated by the following table of Cash Surrender Values, and to this sum will add the full reserve value of any Additions existing at the end of that year.

TABLE ABOVE REFERRED TO.

The benefits stated in the following table apply to the original sum insured only. If the sum insured be increased by dividends or otherwise, the

Division of
Premiums.

SECOND.—That each renewal premium paid hereon after the primary year shall be divided into the following component parts:

For current mortality and Reserve Fund, \$277.80; for General Fund, \$72.20.

Premium
Notice.

THIRD.—That notice of each and every payment due or to become due on this Policy, and of the annual meetings of the Company held at its Home Office, in the City of Binghamton, N. Y., at two o'clock P. M., on the first Tuesday of February in each year, is given and accepted by the delivery of this Policy, and any further notice required by any statute, or otherwise, is expressly waived. All payments on this Policy are due at the Home Office, in Binghamton, N. Y., but at the pleasure of the Company suitable persons may be authorized to receive premium payments—not over due—at other places, but only on production of the Company's receipt therefor, duly signed by the Secretary, and countersigned by the Collector to whom payment is made. If any premium shall not be paid on or before the date when due this Policy shall be null and void except as hereinafter provided.

Grace in Pay-
ment of
Premiums.

FOURTH.—That a grace of 30 days will be allowed in payment of premiums after this Policy shall have been in force one year, subject to an interest charge at the rate of five per cent per annum for the number of days, not exceeding 30, during which the Policy remains in force.

Change of
Beneficiary.

FIFTH.—That this Policy is issued with the express understanding that the insured may (provided this Policy or any interest thereunder has not been assigned) change the beneficiary or beneficiaries at any time during the continuance of this Policy by filing with the Company a written request duly executed on blanks furnished by the Company; such change to take effect only upon the endorsement of the same on the Policy by the Company.

Reserves.

SIXTH.—That during the primary year the reserve to be computed and charged against this Policy shall be that of a yearly term insurance, after which the net reserve called for by the Combined Experience or Actuaries' Table of Mortality at one year later than age of entry shall be maintained hereon. That the place of this contract is expressly agreed to be in the City of Binghamton, N. Y.; that no action at law or suit in equity shall be commenced or maintained hereon, or recovery had, unless such action or suit is commenced within one year from the day of the death of the insured.

Place of
Contract.Self Destruc-
tion.

SEVENTH.—That in the event of the death of the insured within one year after the date hereof by his or her own hand whether voluntary or involuntary, sane or insane, the liability of the Company shall not exceed the amount of premiums paid hereon.

EIGHTH.—That this Policy, from date of issue, is absolutely free of conditions as to residence, occupation and travel, and after it shall have been in force one full year, provided any and all payments required from the insured shall be made on or be

fore the date on which they become due, this Policy shall be incontestable. If the age of the insured was understated, the amount of insurance payable shall be only such proportion of the amount of the Policy as the actual premiums paid would have purchased at the true age of the insured. In event of death of the insured at any time hereafter, while engaged in, or in consequence of having been engaged in military or naval service in time of war, without the written consent of the Company, signed by the President or Secretary, the sum payable under this Policy shall be limited to the amount of premiums paid hereon.

NINTH.—That agents are not authorized to make, alter or discharge contracts, grant credits, waive forfeitures or extend time of payment of premiums.

PRIVILEGES.

FIRST.—That upon surrender of this Policy while in force, or within six months after it may have lapsed, provided premiums have been paid for at least three full years of insurance, the Company will give the Insured the choice of either a cash value, extended insurance for the full face of the Policy, or a paid-up life policy at the time of the lapse, as fixed in the following table. The amount of cash value, paid-up insurance, or the time the insurance will be extended, shall be based upon the number of full years' premiums that have been paid.

SECOND.—That upon any anniversary of the insurance, after this Policy has been in force three full years, the Company will loan a sum or sums, the total of which shall not exceed the loan value of the Policy, as specified in the following table, under the terms of the Company's loan agreement then in use, and upon the condition that at the time of making such loan the Policy shall be duly assigned to the Company as collateral security for such loan, and that 5 per cent interest on said loan and the full premium for one year shall be paid in advance.

TABLE OF LOANS AND VALUES, EITHER IN CASH, PAID-UP OR EXTENDED INSURANCE.

At End of Year.	Loan Value	Cash Value	Paid-up Life Policy.	Extended Insurance.		At End of Year.	Loan Value	Cash Value	Paid-up Life Policy.	Extended Insurance.	
				Yrs.	Mos.					Yrs.	Mos.
3d	3490	3320	31,500	4	5	12th	32,880	32,490	30,000	18	6
4th	680	490	2,000	6	9	13th	3,190	2,890	6,500	19	4
5th	900	680	2,500	9	2	14th	3,580	3,190	7,000	20	0
6th	1,120	900	3,000	11	0	15th	3,960	3,580	7,500	20	7
7th	1,340	1,120	3,500	12	8	16th	4,350	3,960	8,000	21	2
8th	1,600	1,340	4,000	14	2	17th	4,650	4,350	8,500	24	9
9th	1,820	1,600	4,500	15	6	18th	5,010	4,650	9,000	22	8
10th	2,100	1,820	5,000	16	6	19th	5,390	5,010	9,500	23	0
11th	2,400	2,100	5,500	17	8	20th	.....	5,390	10,000	.....	.....

Any loan shall be first deducted in ascertaining surrender values.

THIRD.—That at any time within two years from the date hereof the Insured shall have the choice, if made in writing to the Company, of receiving dividends annually as apportioned by the Company, while this Policy is in full force; or, of deferring the payment of all surplus accumulations for a dividend period

Dividends. of either ten, fifteen or twenty years from the date hereof. If the annual dividend plan is selected the dividends may be applied in reduction of current premiums, or in purchase of non-forfeitable paid-up additions to the face of this Policy. Should no such notice be given to the Company by the Insured within the two years above mentioned, this Policy will then be considered and treated as a 20-year distribution policy, and will be subject to the options and privileges hereinafter stated.

FOURTH.—That if a deferred dividend period is selected, and the Insured survive the completion of the period, this Policy at that time being in full force and effect as a deferred dividend policy, then on the 15th day of November, 1920, the Company will declare a cash dividend, payable to the Insured or assigns, of the share of the surplus then found by its Actuary to be apportionable to this Policy, which may then be continued or surrendered by said Insured or assigns under one of the following options:

Options. *First.*—Guaranteed cash value as fixed in the above table, together with dividend, may be drawn in cash; or,
Second.—Guaranteed cash value and dividend may be converted into a Paid-up Policy (subject to medical examination and the Company's approval for any excess in paid-up insurance over the amount of the original policy); or,
Third.—Dividend may be drawn in cash and this Policy continued for its full amount as a Paid-up Life Policy; or,
Fourth.—Guaranteed cash value and dividend may be converted into a monthly instalment of from twenty-five to two hundred dollars per month to be paid the Insured or assigns; or,
Fifth.—Dividend may be drawn in cash and guaranteed cash value converted into a monthly instalment as above.

In event of the fourth or fifth option being chosen the Company will pay interest annually on the funds belonging to the Insured and remaining in its possession, at the average rate of interest earned upon its invested assets, not to exceed 4 per cent per annum.

FIFTH.—That should this Policy be continued as a deferred dividend policy, then, at the end of the period, the Company will send the Insured a written statement setting forth the results under each of the above options, and unless the Insured shall notify the Company in writing within three months thereafter of which option is selected, the third option shall be deemed chosen and shall be conclusive.

SIXTH.—That this Policy is issued payable in one sum on the death of the Insured; but the Insured may at any time within five years from the date of issue, provided this Policy is not then assigned, change the manner of such payment from one sum to such a number of instalments as the Insured may select, as provided on the fourth page hereof, by written notice to the Company at its Home Office, accompanied by this Policy. Such change will take effect on endorsement of the same on this Policy by the Company.

INSTALMENT OPTION.

The following table is based upon \$1,000 of Insurance and will apply *pro rata* to the amount payable under this Policy in the event of the death of the Insured while the Policy is in force. If, however, the amount due is less than \$1,000 it shall be paid only in one sum and not in Instalments.

Any number of Instalments indicated in the table may be selected at any time within five years from the date of issue of this Policy, the amount of each Instalment being determined by the table. The Insured may at any time during his lifetime change the number of Instalments, by written notice to the Company at its Home Office. The Insured may also at any time direct in writing that the Beneficiary shall have the right, when any Instalment becomes due, to commute and receive in one sum the then present cash value, as shown in the table, of all unpaid Instalments. The Beneficiary, without such direction, shall not have such right.

The first Instalment under this contract shall be due immediately upon receipt and approval of Proofs of Death of the Insured, and subsequent Instalments shall be paid annually thereafter, upon each succeeding anniversary of said approval, until all Instalments due shall have been paid.

SECURITY MUTUAL LIFE INS. CO., BINGHAMTON, N. Y.

***ILLUSTRATION.**—If the selection of 17 instalments is made the amount of each instalment will be \$73 for each \$1,000 insured, payable each for 17 years after the death of Insured. After drawing the instalment \$73 for five years, when the sixth is due the beneficiary can commute 12 remaining instalments for \$756 in cash if the right to commute has been given before the death of the Insured.

APPLICATION.

I agree that I will abstain from the habitual use of opium or other narcotics, and that this agreement, together with the answers and explanations given to the above various questions, inclusive of those propounded by the medical examiner, and the written and printed statements to him made, shall form the exclusive and only basis of the agreement between me and the Security Mutual Life Insurance Company. That each and every statement and answer made by me, as aforesaid, is material to the risk, and I warrant each and every of said statements and answers, whether written by my own hand or not, to be full, complete and true, and if any statement or answer made as aforesaid is not full and complete, or is untrue in any respect, then the policy of insurance issued hereon shall be null and void. That should I fail to pay any of the premiums on or before the day on which the same shall fall due, or fail to comply with any of the terms of this agreement, or of any policy issued hereon, in that event said policy shall become null and void, and all moneys which shall have been paid shall be forfeited to the said Company for its sole use and benefit. That the proofs of death required shall be made upon the blank forms furnished by the Company, and shall include all information required thereby. That all provisions of law forbidding any physician who has or shall have attended me from disclosing any and all information which he acquired by such attendance together with any such provisions affecting the uses which shall be made of this application or any part thereof, and all provisions of law in conflict with or varying the terms of this agreement and the Policy applied for, are hereby expressly waived. That the Policy hereby applied for shall not be in force unless actually delivered to and accepted by me during my lifetime and while in good health, and the first premium due thereon actually received by said Company. No answer or statement made to, or information possessed by any agent, medical examiner or other person, shall be admissible in evidence against this Company, or binding upon it, unless actually written in this application over the signature of the applicant.

I hereby declare that I have reviewed and understand all of the above questions and answers thereto, and they are hereby made part of my application for insurance in the Security Mutual Life Insurance Company, and I hereby warrant said answers and each of them, as written, to be full, complete and true; that I am the person described above and in Part 1 of this application signed by me, and that each of the questions on this Part 2 of my application was answered in writing before I signed the same. Also, that I am free from any and all diseases, sickness, ailments and complaints, trivial or otherwise, except as above stated. That I will conform to and be governed by the existing by-laws of the Company, and the same as they may be hereafter amended.

No. 99,999.

AGE, 34.

THE
SECURITY TRUST AND LIFE INSURANCE CO.

INCORPORATED 1871.

AMOUNT, \$10,000.

PREMIUM, \$273.

Whereby Agrees to Pay to *Allan R. Doe*, hereinafter called the Insured, on the *Twenty-seventh* day of *November*, in the year nineteen hundred and *nineteen*, or, upon the receipt and approval at its principal office of proofs of the death of the said Insured, provided this policy be then in force, to *Mary A. Doe*, wife of the Insured, if living, otherwise to the executors, administrators or assigns of the Insured, subject to the right of the Insured to change the beneficiary, the sum of *Ten Thousand* Dollars.

This insurance is granted in consideration of the written and printed application for this policy, which is hereby made a part of this contract, and the payment of *Two Hundred and Seventy-three* Dollars in advance and on the *First* day of *June*, being the premium for one year's term insurance, and of the payment of the further sum of *Two Hundred and Seventy-three* Dollars on or before the *First* day of *December and June* in every year thereafter during *nineteen* years of the life of the Insured as a premium to complete the contract.

The loans, surrender values, options, privileges and conditions stated on the following pages form a part of this contract as fully as if recited over the signatures hereto.

NEW YORK, *November 27, 1899.*

EDWIN S. BARTLETT,

ROBT. E. PATTISON,

*Secretary.**President*D. S. DICKENSON, *Actuary.*

PRIVILEGES AND CONDITIONS.

1. **FOUR WAYS OF SETTLEMENT.**—If the Insured be living and this policy be in force on the *Twenty-seventh* day of *November, 1919*, the Insured will be entitled to share in the profits of the Company derived from the savings from mortality and through lapses, which will be apportioned to the participating policy-holders and payable to the Insured or assigns under one of the following four options:

1. Draw the entire cash value (consisting of the guaranteed amount named in the accompanying table, together with the profits); or
2. Convert the entire cash value (as above) into a paid-up life policy, subject, however, to a medical examination and the Company's approval if the amount of the policy should exceed the present face value; or

3. Convert the policy into an annuity for the amount which the cash value, including the profits, will purchase; or

4. Draw the profits in cash, surrender this policy for a paid-up life policy for an amount equal to the cash value named in the table and an annuity payable for life.

II. GRACE.—A grace of one month will be allowed in the payment of premiums hereafter due on this policy, provided written request for such grace be made by the Insured in each instance and mailed to the Principal Office of the Company before the same is due. Interest at the rate of six per cent will be charged for the time payment is deferred.

III. BENEFICIARY.—The Insured may at any time during the continuance of this policy, provided the policy is not then assigned, change the Beneficiary or Beneficiaries by written notice to the Company at its Principal Office, such change to take effect on the endorsement of the same upon the policy by the Company.

IV. INCONTESTABILITY.—This policy shall be incontestable after two years from its date of issue, for the amount due, provided the premiums are duly paid in full.

V. LOANS.—After this policy shall have been in force three years, the Company will thereupon, or on any subsequent anniversary of the policy, on application to the Principal Office, loan hereon, under the terms of the Company's loan agreement then in use, a sum or sums not exceeding the total loan value specified in the accompanying table, upon condition that at the time of making such loan the policy shall be duly assigned as collateral security for such loan, and that six per cent interest on said loan and the full premium for one year shall be paid in advance.

VI. PAID-UP VALUES.—If the full premiums on this policy be paid, as already provided, for not less than three complete years, it can be surrendered within six months from the date of lapse for the amount of nonparticipating paid-up life insurance specified in the accompanying table.

VII. CASH VALUE.—If the full premiums on this policy be paid, as already provided, for not less than five complete years, it can be surrendered within six months from the date of lapse for the amount of cash specified in the accompanying table.

VIII. REINSTATEMENT.—This policy will be reinstated, on written application from the Insured, after nonpayment of any premium, subject to satisfactory evidence of good health furnished on the Company's blanks and the payment of the premiums then due with interest at the rate of six per cent for time lapsed.

IX. ASSIGNMENTS.—Should this policy be assigned or held as security, written notice should at once be given to this Company by the Assignor, and due proof of interest produced at the maturity of the policy. The Company has no responsibility for the validity of any assignment.

X. PREMIUMS.—All premiums are due at the Principal Office of the Company, but suitable persons may be authorized by it to receive such payments at other places on production of receipts signed by the President, a Vice-President or the Secretary, and countersigned by such persons. If any premium is not paid on or before the day it is due, this policy shall become void and all payments previously made shall remain the property of the Company except as hereinbefore provided.

Any unpaid portion of the current year's premiums and any other indebtedness of the Insured to the Company shall be deducted from the amount due on this policy before any settlement shall be made.

XI. RISKS NOT ASSUMED.—Military or naval service in time of war, unless the written permission of the Company has been previously obtained; or death in consequence of the violation or attempted violation of the laws of any State or of the United States, or of any country or municipality in which the Insured may be residing or sojourning at the time, will render this policy void, but in such cases the Company shall be liable for the full reserve on the Actuaries' table of mortality with three per cent interest.

Residence in Mexico or the Torrid Zone, self-destruction while sane or insane, within two years from the date hereof, are risks which are not assumed by this Company.

XII. PROOFS.—Proofs of death must be furnished to the Company at

The Principal Office within four months after the death of the Insured. The proofs shall comprise satisfactory statements establishing the claim and must fully comply with the Company's forms in use at that time. Any action which may be brought must be within one year from the date of death.

XIII. MODIFICATIONS.—This policy and the application therefor, taken together, constitute the entire contract, which cannot be altered, except in writing by one of the executive officers of the Company. This power will not be delegated,

XIV. CONTRACT.—This contract, being made by a Pennsylvania corporation, shall be subject in all respects to the laws of that State.

TABLE OF LOANS AND SURRENDER VALUES.

Either in cash or paid-up insurance.

At End of	Loan at 6 per cent Inter't	Cash Value.	Paid-up Endow- ment Policy.	At End of	Loan at 6 per cent Interest.	Cash Value.	Paid-up Endow- ment Policy.
3d Year.	\$1,020	.....	\$1,050	12th Year.	\$5,060	\$4,580	\$5,790
4th "	1,480	.....	1,580	13th "	5,580	5,060	6,320
5th "	1,820	\$1,480	2,110	14th "	6,740	5,580	6,840
6th "	2,160	1,820	2,630	15th "	7,340	6,740	7,370
7th "	2,500	2,160	3,160	16th "	7,960	7,340	7,890
8th "	2,880	2,500	3,680	17th "	8,620	7,960	8,420
9th "	3,660	2,880	4,210	18th "	9,300	8,620	8,950
10th "	4,100	3,660	4,740	19th "	10,000	9,300	9,490
11th "	4,580	4,100	5,260	20th "	10,000	10,000	10,000

APPLICATION.

I hereby agree for myself and all parties who may have an interest hereunder, that all the foregoing statements and answers are material, and warranted to be true and complete, and that no other information, statement or answer than is therein contained, whether known to, made by or given to any person, shall ever be construed as forming part of the contract of insurance issued upon this agreement; and I further agree that if there be in any of the above statements or answers, any fraud, untruth, evasion or concealment of facts, whether material or not, any Policy granted upon this application shall be *ipso facto* null and void, and all payments made thereon shall be forfeited to the Company. But nothing herein contained shall be held to prevent the Company from introducing any information as evidence of fraud, untruth, evasion or concealment of facts. That if any of said statements or answers as recorded above, whether written in my own hand or not, are alleged to be other than true or complete, and the parties then in interest fail when called upon to furnish to the Company evidence satisfactory to it to the contrary, then the policy of insurance shall be *ipso facto* null and void, until said evidence as aforesaid is filed with, and approved by the Company, and said policy shall be surrendered to the Company upon payment by it of the reserve to the credit of said policy on the books of the Company. That in any distribution of surplus the determination by the Company of the amount to be apportioned to any policy-holder is hereby ratified and accepted. That no insurance shall be in force until the delivery of the policy to, and the payment of the first premium by, the party whose life is insured while in good health. That any physician who has attended or may hereafter attend me professionally or otherwise, is hereby authorized and requested to give full information of any knowledge acquired thereby, any statute to the contrary being hereby expressly waived. I also warrant and agree that I will not die by any act of my own, whether sane or insane, within the period of three years from this date.

20-PAYMENT LIFE POLICY—ANNUAL DIVIDEND PLAN.

No. 99,999.

AGE, 35.

THE
STATE MUTUAL LIFE ASSURANCE COMPANY,
OF WORCESTER, MASS.

AMOUNT, \$10,000.

PREMIUM, \$366.00.

In Consideration of the representations and agreements made in the written and printed application of the Insured, which is made a part of this contract, a full copy of which application is hereunto annexed, and in further consideration of the payment, in advance, of the annual premium of *Three Hundred and Sixty-six* Dollars, and of the payment of a like sum on or before the *First* day of *January* in each year until *Twenty* full year's premiums shall have been paid, or until the prior death of the Insured, does insure the life of *Henry Jones*, of *Oak Park*, County of *Cook*, and State of *Illinois*, herein called the Insured, in the amount of *Ten Thousand* Dollars, and promises to pay, at its home office in Worcester, said amount to the executors, administrators or assigns of the Insured, upon satisfactory proof of the death of the said Insured, the unpaid premiums, if any, for the balance of the policy year then entered upon, and any other indebtedness on account of this policy being first deducted therefrom.

This policy is issued and accepted subject to the benefits, privileges and conditions specified on the second and third pages hereof, which are hereby made a part of this contract.

This policy shall be incontestable after two years from the date of its issue, provided the premiums shall be paid as agreed, and the agreement as to military and naval service is not violated.

In Witness Whereof, The said Company has, by its President and Secretary, executed this contract at Worcester, Mass., this *First* day of *January*, one thousand nine hundred and *one*.

H. M. WITTER,
Secretary.

A. G. BULLOCK,
President.

BENEFITS, PRIVILEGES AND CONDITIONS

REFERRED TO HEREIN AND MADE A PART OF THIS CONTRACT.

INSTALMENT BENEFITS, which may be substituted for payment in one sum according to the conditions stated below.

A. EQUAL INSTALMENTS.—The proceeds of the policy may be paid in a definite number of equal annual instalments or annuities certain to consist of ten, fifteen, twenty, twenty-five or thirty, as may be designated. Each of these Instalments to be for an amount stated in the following table, on the basis of \$1,000 due:

Number of Instalments....	10	15	20	25	30
Amount of each.....	\$116 00	\$84 00	\$68 00	\$58 40	\$52 00

B. TWENTY INSTALMENTS AND TERMINAL BENEFIT.—The proceeds may be paid in twenty-one Instalments or annuities certain, the first twenty to be of an amount equal to 5 per cent of the amount due when the policy becomes a claim, and the twenty-first Instalment to be equal to one-half of the amount due, together with a dividend of 5 per cent of this last cash payment.

C. PARTIAL PAYMENT AND DEPOSIT.—The proceeds or any part of the proceeds of this policy, in even Hundreds of Dollars, to the amount of not less than \$1,000, may be left with the Company and the person entitled thereto shall receive thereon at the end of each year an amount equal to 3 per cent of the sum thus deposited, together with such dividend as may be apportioned by the Directors. The amount so left with the Company may be withdrawn at any time when an interest payment is due, and if not withdrawn shall be paid upon satisfactory proof of the death of the beneficiary in such manner as the beneficiary shall have designated. The Company reserves the right to call in a contract issued in this section and pay the amount then due when any annual interest payment is made.

D. CONTINUOUS INSTALMENTS.—The proceeds may be paid in twenty-five Instalments or annuities certain, each for an amount determined by the attained age of the beneficiary at the time the policy becomes a claim, according to the following table, on the basis of \$1,000 due; and in addition thereto, similar amounts shall be paid yearly during the after lifetime of the beneficiary, provided the beneficiary survives the period of twenty-five years.

Age Attained.	Annual Instalment.	Age Attained.	Annual Instalment.	Age Attained.	Annual Instalment.	Age Attained.	Annual Instalment.	Age Attained.	Annual Instalment.	Age Attained.	Annual Instalment.	Age Attained.	Annual Instalment.	Age Attained.	Annual Instalment.	Age Attained.	Annual Instalment.	Ages 66 and over same as age 65.
10	\$39	17	\$40	24	\$42	31	\$44	38	\$47	45	\$51	52	\$54	59	\$57	66	\$57	
11	39	18	40	25	42	32	45	39	48	46	51	53	55	60	67	74	67	
12	39	19	40	26	42	33	45	40	48	47	52	54	55	61	67	74	67	
13	39	20	41	27	43	34	46	41	49	48	53	55	56	62	67	74	67	
14	39	21	41	28	43	35	46	42	49	49	53	56	56	63	68	74	68	
15	40	22	41	29	43	36	46	43	50	50	54	57	56	64	69	74	68	
16	40	23	41	30	44	37	47	44	50	51	54	48	57	65	68	74	68	

CONDITIONS OF INSTALMENT SELECTION.—The Insured at any time while this policy is in force, for an amount not less than \$1,000, and not assigned, may notify the Company in writing of a desire to choose one of the above mentioned methods of settlement, and if such choice is not made by the Insured, the same privilege of choice shall be extended to the beneficiary at the time this policy becomes a claim. After making selection of manner of payment, the Insured can revoke his selection and select another manner by notifying the Company in writing.

After the death of the Insured (selection of Instalment Benefit having been made) on the payment of the first Instalment upon either of the above mentioned plans, this policy shall be surrendered to the Company, and in its place the Company will issue an Annuity Contract in accordance with the Instalment plan selected. The first Instalment shall be paid upon satisfactory proof of claim upon the Company, and subsequent Instalments shall be paid annually thereafter upon the anniversary of the first Instalment payment; any indebtedness to the Company under this policy to be deducted from the first Instalment or Instalments due.

If the claim under this policy amounts to less than \$1,000, no settlement by Instalments shall be made, and any choice of Instalment settlement previously made shall be void, but the amount due under this policy shall be paid in one sum.

Should the beneficiary under this policy, surviving the Insured, die before receiving all the unpaid Instalments, the then present value of all such Instalments shall be paid in one sum to the executors or administrators of the said beneficiary, unless other provisions shall have been previously made for the continuation of the Instalment payments.

In case the claim under this policy amounts to any sum in excess of even Hundreds of Dollars, above \$1,000, such excess shall be paid the person entitled thereto at the time the Annuity Contract is issued, and such contract shall be issued for even Hundreds of Dollars only. Any additions outstanding to the credit of this policy may be taken by the person entitled thereto, or, subject to the foregoing condition, included in the amount of the Annuity Contract.

VALUES.—Under the terms of the Massachusetts Act of 1900, Chapter 363, this policy will have Paid-up and Cash Surrender Values at the end of each policy year as stated below, provided all the annual premiums due, or their equivalent in semiannual or quarterly premiums, have been paid in cash to that time. If this policy shall lapse and be continued as Extended Insurance, these Values shall not apply.

PAID-UP AND CASH SURRENDER VALUES.

From tables approved by the Massachusetts Insurance Department.

At End of	Paid-up Insurance.	Cash Surrender Value.	At End of	Paid-up Insurance.	Cash Surrender Value.
3d Year..	\$1,126 80	\$443 40	12th Year..	\$5,886 30	\$2,808 40
4th " ..	1,665 50	669 90	13th " ..	6,402 60	3,116 60
5th " ..	2,201 80	902 80	14th " ..	6,917 10	3,441 40
6th " ..	2,735 90	1,145 50	15th " ..	7,429 80	3,778 00
7th " ..	3,267 20	1,397 10	16th " ..	7,941 60	4,127 00
8th " ..	3,796 40	1,658 30	17th " ..	8,453 20	4,489 00
9th " ..	4,322 80	1,929 20	18th " ..	8,966 10	4,864 80
10th " ..	4,846 50	2,210 00	19th " ..	9,481 00	5,255 30
11th " ..	5,367 60	2,501 80	20th " ..	10,000 00	5,647 80

Values for the intermediate years after twenty will be furnished upon application.

BENEFITS, PRIVILEGES AND CONDITIONS

REFERRED TO HEREIN AND MADE A PART OF THIS CONTRACT.

EXTENDED INSURANCE.—If this policy, after it has been in force three full years, shall by default in the payment of any subsequent premium become paid-up by virtue of Law, the Company will, provided written application be made within thirty days after such default in payment of premium, extend this policy as paid-up term insurance for its full amount for the term of years and days stated in the table below. Application for Extended Insurance shall be made on blanks furnished by the Company, and this policy returned to the home office for proper endorsement, but Extended Insurance shall not take effect until such endorsement has been made.

EXTENDED INSURANCE.

At end of	Years.	Days.	At end of	Years.	Days.	At end of	Years.	Days.
3d Year.	6	82	9th Year	16	275	15th Year	21	264
4th " ..	8	89	10th " ..	17	321	16th " ..	22	98
5th " ..	10	111	11th " ..	18	311	17th " ..	23	308
6th " ..	12	82	12th " ..	19	254	18th " ..	23	169
7th " ..	13	344	13th " ..	20	159	19th " ..	24	56
8th " ..	15	164	14th " ..	21	84	20th " ..		

After this policy has been in force twenty years, the Extended Insurance periods for the years after twenty will be furnished upon application.

DISTRIBUTIONS OF SURPLUS.—This policy, if in full force for its face amount, and not continued as Extended Insurance, shall share annually in the distributive surplus of the Company as determined and apportioned by its Board of Directors.

GRACE IN PAYMENT OF PREMIUMS.—After this policy has been in force one full year, a grace of thirty days will be allowed in the payment of all future premiums, subject to an interest charge at a rate not to exceed 6 per cent per annum. During the period of grace the policy shall remain in full force; but should the death of the Insured occur during this period, the unpaid premium, with interest from the date when due, will be deducted from the amount due under the policy.

REINSTATEMENT.—If default be made in premium payment, this policy, if not previously surrendered, may be reinstated at any time, provided certificate of good health is furnished by the Insured and approved by the Company, and payment is made of all overdue premiums with interest thereon at a rate not to exceed 6 per centum per annum.

MASSACHUSETTS CONTRACT.—This policy is issued subject to the provisions of the General Laws of Massachusetts applicable thereto, and is a contract made and to be performed in accordance with the provisions of the Law of the said Commonwealth.

MODIFICATIONS.—No change or modification of any of the provisions of this contract will be valid unless made by the President or Vice President in writing and endorsed hereon, and the Company shall not be bound by any promise or representation heretofore or hereafter given by any agent or person other than the above.

PREMIUM PAYMENTS.—The possession of this policy is not evidence that the first premium has been paid. The first and all subsequent premiums are due and payable at the office of the Company in Worcester, Massachusetts, but, for convenience, the Company may appoint agents in various localities to receive the same, whose authority the policy-holder will recognize only upon the production by said agents of a receipt for the premium signed by the President, Vice President, or Secretary, and only such receipts, duly signed by the President, Vice President, or Secretary of the Company, and countersigned by the agent designated thereon, will be held as valid evidence that premiums have been paid. This last named method of payment of the premium establishes no precedent as to the time when or place where such payment shall be made. The payment of a premium to any other person will not be recognized by the Company.

Notification of premiums becoming due are regularly sent to the Insured, but without any agreement on the part of the Company to do so, and without any responsibility for their omission or miscarriage.

The premiums on this policy are payable annually, in advance, but the Insured may, with the assent of the Company, pay the same, in advance, in semi-annual or quarterly instalments, according to the Company's published rates therefor, for which payments proper receipts will be furnished by the Company; but no semi-annual or quarterly premium for a less amount than \$5 will be accepted. After the first premium has been paid, change in the mode of premium payment may be made only on the anniversary of this policy.

This policy shall not take effect until delivered and the first premium paid hereon, during the lifetime and good health of the Insured.

ASSIGNMENTS.—Any assignment of this policy must be made in duplicate and both sent to the home office, one to be retained by the Company, and the other to be returned. The Company by receiving or filing any assignment will not assume any responsibility for its validity, but the claim of any assignee shall be subject to proof of interest.

ERROR IN AGE.—If it be found that the age was incorrectly stated in the application for this policy, such error may be corrected during the lifetime of the Insured on the payment of the premium required at the true age, but if such error be not corrected, or if it be discovered after the death of the Insured, and the age has been understated, the Company shall be liable only for the proportion of the sum insured which has been covered by the premium actually paid.

MEMBERSHIP.—The Insured is hereby notified that, by virtue of this policy, he is a member of the STATE MUTUAL LIFE ASSURANCE COMPANY.

and that its annual meetings are holden at its home office on the third Tuesday of January in each year, at ten o'clock in the forenoon.

LOANS.—whenever the Cash Surrender Value as herein stated is payable under this policy, the Company will, upon a legal assignment and delivery of the policy as collateral security, loan up to the full amount of such Cash Surrender Value, with interest at the rate of 5 per centum per annum, payable in advance, reserving the right to require at the time of making a loan, the payment of any previous indebtedness, and the payment in full of the next annual premium becoming due; provided, however, that no loan will be made for an amount less than one hundred dollars; and that any existing loan must be paid in full before settlement in any form is made under this policy.

APPLICATION

I hereby certify, that I have read all the statements and answers in this application, and warrant and agree, on behalf of myself and of any person who shall have or claim any interest in any contract issued hereunder, that no circumstance or information has been withheld or omitted touching my past and present state of health and habits of life, and that said statements and answers, together with this declaration, as well as those made or to be made to the Company's Medical Examiner, are true and shall be the basis of the contract hereby applied for, which shall not take effect until the first premium thereon shall have been actually paid during my lifetime and good health. I also warrant and agree, in behalf of myself and of any person who shall have or claim any interest in the contract now applied for, that if within two years from the date of the contract, issued upon this application, I shall reside or travel in the Torrid Zone, shall be personally engaged (without the written consent of the Company) in blasting, underground mining, submarine labor, the manufacture, handling or transportation of explosive or inflammable substances, or in service upon any railroad trains or tracks, or as an ordinary seaman, or in the handling of electric wires or dynamos, or in aeronautic ascensions, or shall die in consequence of violation of law within said time, or if within that period I shall commit suicide, sane or insane, the contract hereby applied for shall thereupon become null and void. I further agree that I will not during the continuance of this policy without the written consent of the Company, for which an extra premium may be charged, engage in any naval or military service in time of war; and that said contract, if issued, shall at all times and places be held and construed to have been made at Worcester, Massachusetts.

**20-PREMIUMS LIFE GOLD BOND POLICY.—ANNUAL
DIVIDEND PLAN.**

No. 00,000.

Age, 35.

**THE STATE MUTUAL LIFE ASSURANCE CO.
OF WORCESTER, MASSACHUSETTS.**

AMOUNT, \$10,000.

PREMIUM, \$402.60.

In Consideration of the Representations and Agreements made in the written and printed application of the Insured, which is made a part of this contract, a full copy of which application is hereunto annexed, and in further consideration of the payment, in advance, of the annual premium of *Four Hundred. Two and 100* Dollars, and of the payment of a like sum on or before the *first* day of *January* in each year until *twenty* full years' premiums shall have been paid, or until the prior death of the Insured,

Does Insure the life of *John Doe*, of *Worcester*, County of *Worcester* and State of *Massachusetts*, herein called the Insured in the amount of *Ten Thousand* Dollars, and upon satisfactory proof of the death of the Insured, this policy being then in full force, promises to deliver, at its home office in *Worcester*, to *May B. Doe*, wife of the Insured, if then living, otherwise to the executors, administrators or assigns of the insured,..... Bonds of the denomination of One Thousand Dollars each, to be issued by the said Company, payable twenty-five years from the date of issue, and bearing interest at the rate of four per centum per annum, payable semi-annually in advance.

All cash payments to be made under this policy, whether on the part of the Company or on the part of the Insured, shall be in Gold Coin of the United States of America.

This policy is issued and accepted subject to the benefits, privileges and conditions specified on the second and third pages, hereof, which are hereby made a part of this contract.

This policy shall be incontestable after two years from the date of its issue, provided the premiums shall be paid as agreed, and the agreement as to military and naval service is not violated.

In Witness Whereof, the said Company has, by its President and Secretary, executed this contract at Worcester, Massachusetts, this *first* day of *January*, one thousand nine hundred and *one*.

H. M. Witter,
Secretary.

A. G. BULLOCK,
President.

Twenty Payment Life Gold Bond Policy, Annual Dividend Plan.

BENEFITS, PRIVILEGES AND CONDITIONS

REFERRED TO HEREIN AND MADE A PART OF THIS CONTRACT.

VALUES.—Under the terms of the Massachusetts Act of 1900, Chapter 363, this policy will have Paid-up and Cash Surrender Values at the end of each policy year as stated below, provided all the annual premiums due, or their equivalent in semi-annual or quarterly premiums, have been paid in Cash to that time. If, this policy shall lapse and be continued as Extended Insurance, these Values shall not apply.

EXTENDED INSURANCE.—If this policy, after it has been in force three full years, shall by default in the payment of any subsequent premium become paid-up by virtue of Law, the Company will, provided written application be made within thirty days after such default in payment of premium, extend this policy as paid-up term insurance for its full amount for the term of years and days stated in the table below. Application for Extended Insurance shall be made on blanks furnished by the Company, and this policy returned to the home office for proper endorsement, but Extended Insurance shall not take effect until such endorsement has been made.

PAID-UP AND CASH SURRENDER VALUES.

From tables approved by the Massachusetts Insurance Department.

Values for the intermediate years after twenty will be furnished upon application.

EXTENDED INSURANCE.

At end of	Years	Days	At end of	Years	Days	At end of	Years	Days
3d Year	6	32	9th Year	16	275	15th Year	21	254
4th "	8	83	10th "	17	321	16th "	22	98
5th "	10	111	11th "	18	311	17th "	23	308
6th "	12	83	12th "	19	254	18th "	23	169
7th "	13	344	13th "	20	150	19th "	24	56
8th "	15	164	14th "	21	34	20th "	Paid	up

COMMUTATION AT MATURITY.—When this policy becomes a claim upon the Company for its face amount, on the written request of the person or persons legally entitled to receive the Bonds issuable under this policy, the Company will commute the said Bonds and pay in lieu thereof \$11,000 in one sum in Gold Coin, in which case the Bonds shall not issue.

DISTRIBUTIONS OF SURPLUS.—This policy, if in full force and provided it is not continued as Extended Insurance, shall share annually in the distributive surplus of the Company as determined and apportioned by its Board of Directors.

GRACE IN PAYMENT OF PREMIUMS.—After this policy has been in force one full year, a grace of thirty days will be allowed in the payment of all future premiums, subject to an interest charge at a rate not to exceed six per cent per annum. During the period of grace the policy shall remain in full force; but should the death of the Insured occur during this period, the unpaid premium, with interest from the date when due, will be deducted from the amount due under the policy.

REINSTATEMENT.—If default be made in premium payment, this policy if not previously surrendered, may be reinstated at any time, provided certificate of good health is furnished by the Insured and approved by the Company, and payment is made of all overdue premiums with interest thereon at a rate not to exceed six per centum per annum.

BENEFITS, PRIVILEGES AND CONDITIONS

REFERRED TO HEREIN AND MADE A PART OF THIS CONTRACT.

MASSACHUSETTS CONTRACT.—This policy is issued subject to the provisions of the General Laws of Massachusetts applicable thereto, and is a contract made and to be performed in accordance with the provisions of the Law of the said Commonwealth.

MODIFICATIONS.—No change or modification of any of the provisions of this contract will be valid unless made by the President or Vice President in writing and endorsed hereon, and the Company shall not be bound by any promise or representation heretofore or hereafter given by any agent or person other than the above.

PREMIUM PAYMENTS.—The possession of this policy is not evidence that the first premium has been paid. The first and all subsequent premiums are due and payable at the office of the Company in Worcester, Massachusetts, but, for convenience, the Company may appoint agents in various localities to receive the same, whose authority the policy-holder will recognize only upon the production by said agents of a receipt for the premium, signed by the President, Vice President, or Secretary, and only such receipts, duly signed by the President, Vice President, or Secretary of the Company, and countersigned by the agent designated thereon, will be held as valid evidence that premiums have been paid. This last named method of payment of the premium establishes no precedent as to the time when or place where such payment shall be made. The payment of a premium to any other person will not be recognized by the Company.

Notification of premiums becoming due are regularly sent to the Insured, but without any agreement on the part of the Company to do so, and without any responsibility for their omission or miscarriage.

The premiums on this policy are payable annually, in advance, but the

Insured may, with the assent of the Company, pay the same, in advance, in semi-annual or quarterly instalments, according to the Company's published rates therefor, for which payments proper receipts will be furnished by the Company; but no semi-annual or quarterly premium for a less amount than \$5 will be accepted. After the first premium has been paid, change in the mode of premium payment may be made only on the anniversary of this policy.

This policy shall not take effect until delivered and the first premium paid hereon, during the lifetime and good health of the Insured.

ASSIGNMENTS.—Any assignment of this policy must be made in duplicate and both sent to the home office, one to be retained by the Company, and the other to be returned. The Company by receiving or filing any assignment will not assume any responsibility for its validity, but the claim of any assignee shall be subject to proof of interest.

DELIVERY OF BONDS.—No Bonds to be issued under this policy will be delivered to the beneficiary or beneficiaries until this policy has been legally surrendered to the Company.

INDEBTEDNESS.—If this policy shall become a claim upon the Company, and there shall be any indebtedness on account of it at the time of such claim, such indebtedness must be immediately paid in Gold Coin. If it is not so paid, no bonds will be issued under this policy, but the total amount of such indebtedness shall be deducted from the commuted value of the Bonds referred to on the second page hereof, and the balance, if any, paid in one sum in Gold Coin.

ERROR IN AGE.—If it be found that the age was incorrectly stated in the application for this policy, such error may be corrected during the lifetime of the Insured on the payment of the premium required at the true age, but if such error be not corrected, or if it be discovered after the death of the Insured, and the age has been understated, the Company shall be liable only for the proportion of the sum insured which has been covered by the premium actually paid.

MEMBERSHIP.—The Insured is hereby notified that, by virtue of this policy, he is a member of the STATE MUTUAL LIFE ASSURANCE COMPANY, and that its annual meetings are held at its home office on the third Tuesday of January in each year, at ten o'clock in the forenoon.

LOANS.—Whenever the Cash Surrender Value as herein stated is payable under this policy, the Company will, upon a legal assignment and delivery of the policy as collateral security, loan up to the full amount of such Cash Surrender Value, with interest at the rate of five per centum per annum, payable in advance, reserving the right to require at the time of making a loan, the payment of any previous indebtedness, and the payment in full of the next annual premium becoming due; provided, however, that no loan will be made for an amount less than One Hundred Dollars, and that any existing loan must be paid in full before settlement in any form is made under this policy.

3½ PER CENT POLICY—20-PREMIUMS LIFE
RESERVE DIVIDEND POLICY.

No. 000,000.

AGE, 30.

THE SUN LIFE ASSURANCE COMPANY OF
CANADA.

HEAD OFFICE: MONTREAL.

SUM ASSURED, \$10,000.

YEARLY PREMIUM, \$332.50.

In Consideration of the representations and agreements contained in the application for this policy, which is hereby made a part of this contract, and of the sum of *Three Hundred Thirty-two* ~~100~~ Dollars, to be to it duly paid on the first day of *September, 1900*, and of the payment of a like amount yearly thereafter on the first day of *September* in every year during the continuance of this policy, or until *twenty* full years' premiums shall have been paid,

This Company Hereby Assures the life of *John Doe, of Philadelphia, State of Pennsylvania, Merchant* (herein called the Assured), in the sum of *Ten Thousand* Dollars, which shall be payable at its Office, in the City of *Philadelphia* to the Assured's wife, *Mary Doe*, on receipt and approval at its Head Office of the proofs of the death of the Assured, deducting therefrom any sums due to the Company by either the Assured or the beneficiary and the undue balance, if any, of the premium for the current policy year.

Both the sum assured and premiums mentioned herein shall be paid in United States currency.

The Privileges, Options and Mutual Agreements set forth on the second and third pages hereof form part of this contract and are binding on both parties hereto.

Signed and Sealed at Montreal this *Seventh* day of *September* one thousand nine hundred (*1900*).

T. B. MACAULAY,
Secretary and Actuary.

R. MACAULAY,
President.

**GUARANTEED TABLE OF RESERVES, CASH VALUES, PAID-UP
POLICIES AND EXTENDED ASSURANCE.**

At End of Years.	Reserve. Amount which will be auto- matically ad- vanced under Nonforfeiture Privilege.	Cash Value. (See Privilege 4.)	Paid-up As- surance in lieu of Policy. (See Privilege 6.)	Period for which Term Assurance will be granted in lieu of Policy. (See Privilege 7.)	
				Years.	Months.
2d	\$412 70	.....	.....	6	8
3d	629 80	8377	\$1,500	9	8
4th	854 70	598	2,000	11	10
5th	1,087 40	869	2,500	14	0
6th	1,328 00	1,195	3,000	16	8
7th	1,576 30	1,576	3,500	18	4
8th	1,832 80	1,832	4,000	20	0
9th	2,098 20	2,098	4,500	21	7
10th	2,373 40	2,373	5,000	23	0
11th	2,659 40	2,659	5,500	24	2
12th	2,957 20	2,957	6,000	25	9
13th	3,267 00	3,267	6,500	26	8
14th	3,588 60	3,588	7,000	27	10
15th	3,922 50	3,922	7,500	28	11
16th	4,268 50	4,268	8,000	30	2
17th	4,627 00	4,627	8,500	31	9
18th	4,999 00	4,999	9,000	33	11
19th	5,386 00	5,386	9,500	Life.	
20th	5,788 90	5,788	10,000	.....
21st	5,893 20	5,788	10,000	.....
22d	5,998 00	5,788	10,000	.....
23d	6,104 40	5,799	10,000	.....
24th	6,211 50	5,900	10,000	.....
25th	6,319 30	6,008	10,000	.....

DIVIDEND PROVISIONS.

This policy is issued on the Reserve Dividend plan, the conditions of which are as follows:

That the Reserve Dividend period for this policy shall expire on the first day of *September* in the year one thousand nine hundred and *twenty*.

That all profits derived from policies on the Reserve Dividend plan, which shall not be in force at the completion of their respective Reserve Dividend periods, shall be apportioned among the policies that complete their Reserve Dividend periods, being added to the profits ordinarily accruing to these latter policies.

That no dividend shall be allowed or paid on this policy unless the Assured shall survive the completion of the Reserve Dividend period and unless this policy shall be then in force.

OPTIONS.

At the completion of the Reserve Dividend period, provided this policy be then in force, the Assured shall be entitled to any one of the following benefits:

FIRST.—Withdraw in cash the full reserve, amounting to *Five Thousand Seven Hundred and Eighty-eight* 1/2 Dollars, and in addition thereto the full accumulated profits apportioned by the Company to this policy.

SECOND.—Withdraw the accumulated profits in cash, and, without further payment of premiums, continue the policy as a paid-up Life Policy for the original amount, viz: *Ten Thousand Dollars*. The policy will still participate in profits, which may be drawn in cash or used to purchase bonus additions to the policy every five years.

THIRD.—Convert the accumulated profits into a bonus addition to this policy and continue policy, without further payment of premiums, but participating in future profits, as explained above.

FOURTH.—Purchase with the accumulated profits an annual income during the lifetime of the Assured and continue the policy without further payment of premiums, but participating in future profits, as explained above.

FIFTH.—Purchase with the entire cash value (reserve and profits) an annual income during the lifetime of the Assured.

SIXTH.—Withdraw the accumulated profits in cash and surrender policy for a paid-up Life Policy of *Five Thousand Seven Hundred and Eighty-nine Dollars*, which shall yield a guaranteed annual income of *Two Hundred and Two $\frac{1}{2}$ Dollars* during the continuance of said policy. At the end of any period of five years from the date of its issue the paid-up policy may be surrendered for its full face value (\$5,789) in cash, if presented to the Company within thirty days from the end of such period, in which case the payment of the annual income shall immediately cease.

NOTE.—If option Third be selected no medical examination will be required, provided the Assured formally notify the Company in writing of his selection of said option not less than two years before the expiration of the Reserve Dividend period; otherwise evidence of good health, satisfactory to the Company, must be furnished.

The Assured must notify the Company before the expiration of the Reserve Dividend period which one of the above options he selects, and if no such notification be received the profits will be applied in accordance with option Fourth.

PRIVILEGES.

I. RESIDENCE AND OCCUPATION.—The Assured may reside anywhere or engage in any occupation.

II. DAYS OF GRACE.—Thirty days of grace are allowed for the payment of renewal premiums.

III. INDISPUTABILITY.—This policy shall be indisputable after two years from the date of issue, if the premiums shall have been regularly paid and the age has been correctly stated. If the age has been understated the amount payable shall be only such sum as the premium paid would purchase according to the rate at the true age; if overstated the excess of premium will be refunded.

IV. CASH VALUE.—After this policy shall have been in force three full years it may, in the absence of any statutory or other restriction to the contrary, be surrendered to the Company for the amount of the cash value specified in the table on the preceding page. Any indebtedness due to the Company by either the Assured or the beneficiary, under the nonforfeiture provision or otherwise, shall be deducted from the said cash value.

V. LOANS.—After the policy has been in force two full years the Company will lend, on the security thereof, any amount not exceeding ninety per cent of the cash value at the end of the next succeeding policy year, as set forth in the table on the preceding page. The policy must be deposited with the Company, together with a properly executed loan agreement on the Company's form. The interest shall not exceed six per cent per annum. This privilege is subject to the condition that there is no statutory or other restriction to the contrary, and that any indebtedness accrued under the nonforfeiture provision or otherwise, by either the assured or the beneficiary, as also the premium for the next succeeding policy year shall be deducted from such loan.

VI. PAID-UP ASSURANCE.—After payment of premiums for three or more years, provided this policy be still in force, the Company will, on the written request of the Assured and the surrender of this policy, issue in exchange therefor a nonparticipating paid-up policy for the amount set forth in the table on the preceding page. This paid-up Assurance shall be payable at the time this policy would have become due if it had been continued in force, and shall be liable for any indebtedness accrued under the nonforfeiture provision or otherwise.

VII. TERM ASSURANCE.—After payment of premiums for three or more full years, and, after payment of all indebtedness due to the Company by either the Assured or the beneficiary under the nonforfeiture provision or otherwise, this policy may be exchanged for a paid-up nonparticipating Term Policy for the full amount Assured under the present policy. Said Term Policy shall be for the period mentioned in the table on the preceding page and shall only be payable if the Assured die within the specified time. The Company shall retain from the amount of the claim an amount equal to the premiums (not exceeding those for three years) which would have become due on this policy if it had been continued in force, without interest.

This privilege is conditional on a written request for this form of settlement being made by the Assured while this policy is still in force and on this policy being at the same time surrendered to the Company.

VIII. AUTOMATIC NONFORFEITURE.—At the time of the nonpayment of any premium on this policy after it has been two years in force, if the reserve on it as shown in the table on the preceding page or the balance of said reserve, after deducting any indebtedness to the Company and the interest accrued thereon, shall exceed the amount of such premium, the policy shall not lapse.

The amount of such premium shall be advanced as a loan by said Company, without any action by the Assured, and shall be a first lien upon the policy in favor of the Company, and shall bear interest at ten per cent per annum (six per cent for interest proper and four per cent as a special premium for expenses and for the privilege of having the policy kept automatically in force and of thus being permitted to fully reinstate the same without medical examination at any time during the term for which the policy is held good, by payment of the indebtedness arising from the overdue premiums, the whole in accordance with the terms set forth in this and the preceding and subsequent clauses), from the date such premium became due, and compounded yearly on the thirty-first day of December in each year, if unpaid.

This policy shall continue in force so long as the said balance of the reserve is sufficient to cover the premium, but should said balance be insufficient to cover such premium the policy shall thereupon become void unless said premium be paid within the thirty days of grace.

As soon as the indebtedness, accumulated as aforesaid, shall exceed the said reserve, this policy or any paid-up policy issued in exchange therefor shall, *ipso facto*, be void and of no effect.

Should the policy become a claim while kept in force by this regulation the liability of the Company shall not exceed the net balance of the sum assured after deducting the forborne premiums and interest as aforesaid.

The Assured may pay the whole or any part of the indebtedness at any time while the policy is in force; he may also reduce the future interest on his indebtedness to six per cent by depositing the policy and signing a loan agreement in accordance with privilege V.

When calculating the reserve account shall be taken only of the number of complete years' premiums paid, and not of any fraction of a policy year, nor of the premium then being advanced.

It is an essential condition hereof that all sums loaned by the Company under this agreement shall be payable at the Company's office in Montreal, where the said loans shall be held to have been made, and that this agreement shall be construed according to the laws of Canada.

IX. CHANGE OF BENEFICIARY.—This policy is issued with the express understanding that the Assured may, provided this policy or any interest therein has not been assigned or transferred, change the beneficiary or beneficiaries at any time during the continuance of this policy by filing with the Company a written request, duly acknowledged, accompanied by this policy; such change to take effect only upon the endorsement of the same on the policy by the Company.

NOTICE.

No person, except the President, Managing Director or Secretary, has power to alter this contract, to extend the time for paying a premium, to bind the Company by making any promise or by receiving any representation or information not contained in the application for this policy. No payment made to any person, except in exchange for the Company's official receipt, will be recognized by the Company. This policy does not take effect until the first premium has been actually paid.

20-PREMIUMS LIFE POLICY (NONPARTICIPATING).

No. 99,999.

AGE, 35.

**THE TRAVELERS INSURANCE COMPANY
OF HARTFORD, CONN.**

AMOUNT, \$10,000.

PREMIUM, \$301.40.

In Consideration of the application for this Policy, which is made a part of this contract, a copy of which is hereto attached, and of the annual premium of *Three Hundred One and ¹⁰/₁₀₀* Dollars (which may by assent of the Company be paid in semi-annual instalments of \$156.70 or quarterly instalments of \$79.90), to be paid on or before the *first* day of *January* in each year until *twenty* full annual premiums shall have been paid, or until the death of the Insured, should that event sooner occur,

Does hereby insure *John Doe*, of *Hartford*, in the County of *Hartford*, State of *Connecticut*, in the sum of *Ten Thousand* Dollars, to be paid at the Home Office of this Company, upon acceptance of satisfactory proof of the death of the Insured during the continuance of this Policy (less the balance of any partially paid annual premium or any indebtedness of the Insured or his beneficiary to the Company), to *Martha Doe*, *his wife*, as beneficiary, or to such other beneficiary as may be designated by the Insured, as hereinafter provided. In the event of the prior death of the above named or other designated beneficiary, the said sum shall be paid as aforesaid to the executors, administrators or assigns of the Insured.

All premiums are payable at the Home Office of the Company in Hartford, Conn., but will be accepted if paid to an agent in exchange for a receipt signed by its President or Secretary and countersigned by the agent designated therein.

This Policy shall not take effect unless the first premium is actually paid while the Insured is in good health, and if the second and third annual premiums or any instalment thereof be not fully paid when due, this Policy and all claims under it shall be void and the premiums already paid shall be retained by the Company as compensation for the insurance carried. The payment of less than a full annual premium before the end of three years

from date of issue shall not continue this Policy in force longer than three months in case of a quarterly instalment, or six months in case of a semi-annual instalment.

In case of default in payment of any premium after the third year this Policy shall remain in force for the term specified in the table of "Paid-up Term Insurance" endorsed hereon, and in case of the death of the Insured within three years from the date of such default, all unpaid premiums with interest shall be deducted from the sum Insured; or in lieu of such term insurance, a paid-up policy will be granted for the sum specified in the table of "Paid-up Policy Value," endorsed hereon if this Policy is legally surrendered therefor at the Home Office within three months from date of lapse.

At the end of the third year from date of issue, or of any year thereafter, the cash value specified in the table of "Cash Surrender Value" endorsed hereon will be paid for this Policy, provided it shall be in force under its original conditions and is legally surrendered therefor to the Home Office within thirty days from the close of any such period, or, the Policy being in force as aforesaid, the Company will loan upon a satisfactory assignment thereof as security, the sum specified in the table of "Loan Values" endorsed hereon.

It is agreed that if death shall occur later than two years from the date of this Policy, if the premiums shall have been duly paid in good faith, the liability of the Company shall not be disputed, but if the age of the Insured has been understated in the application for this Policy, the sum payable hereunder shall be such proportion of the principal sum of this insurance as the premium paid bears to the required premium at the true age.

The beneficiary named herein or other designated beneficiary may, at the time of filing proofs of death, elect to have the amount of this insurance payable according to the "Table of Instalments" endorsed hereon instead of in one sum.

Provided this Policy is not assigned, the Insured may, with the written consent of the Company at any time and from time to time during its continuance, change the beneficiary of this insurance.

No assignment hereof or change of beneficiary shall be binding upon the Company unless made by an instrument in writing endorsed upon this Policy or attached hereto; nor unless a duplicate of such instrument is furnished to the Company forthwith

upon its execution; but the Company shall not be held responsible for the validity or effect of any such assignment or change of beneficiary. Any claim made under an assignment hereof shall be subject to proof by assignee of interest and extent thereof.

No agent can make, alter, or discharge this contract, or extend the time for payment of premiums. Nor can this contract be varied, or altered, or its obligations or conditions waived or extended in any respect, except by the written agreement of the Company signed by the President, Vice President, or Secretary, whose authority will not be delegated.

In Witness Whereof, THE TRAVELERS INSURANCE COMPANY has caused this Policy to be signed by its President and Secretary, at Hartford, Conn., this, the *first* day of *January*, 1901.

J. E. MORRIS, Secretary. J. G. BATTERSON, President.

TABLE OF POLICY VALUES FOR EACH \$1,000.

At End of Years.	Paid-up Term Insurance. (Automatic.)		Paid-up Policy Value.	Cash Surrender Value.	Loan Values. (These figures apply only to policies free from indebtedness. Next annual premium to be deducted from loan.)
	Years.	Months.			
3	4	2	\$150	\$38	\$49
4	6	1	200	49	68
5	8	2	250	68	86
6	10	2	300	86	105
7	12	0	350	105	126
8	13	7	400	126	149
9	15	0	450	149	174
10	16	2	500	174	200
11	17	4	550	200	228
12	18	4	600	228	259
13	19	2	650	259	291
14	20	0	700	291	323
15	20	9	750	326	351
16	21	7	800	363	380
17	22	4	850	402	410
18	23	2	900	445	442
19	24	3	950	490	474
20				537	485
25				595	539
30				658	594

TABLE OF INSTALMENTS.

Instead of receiving the payment of the Policy in one sum the Beneficiary can elect to have it paid in instalments as follows, for each \$1,000: First instalment to be paid on acceptance of proof of claim..

5 annual instalments certain of,	\$214 each.
10 " " " " " "	116 "
15 " " " " " "	84 "
20 " " " " " "	68 "
25 " " " " " "	58 "

APPLICATION.

I hereby agree for myself and for any person who may have or claim an interest in any policy which may be issued under this application as follows:

1. That the policy shall be void if within two years after its date I shall, without a written permit from the Company, reside or travel in the Torrid Zone, or engage in either blasting, mining, submarine labor, aerial voyages, explorations, the manufacture of highly explosive or inflammable substances, service upon any railroad train or in switching, or in coupling cars, or on any steam or other vessel, or military or naval service in time of war, riot or insurrection.

2. That the policy shall be void if within two years after its date, without a written permit from the Company, I shall travel or reside in any part of Alaska or the British possessions in America, north of the sixtieth degree of north latitude.

3. That in case of suicide, committed while sane or insane, within two years from date of Policy hereby applied for, the limit of recovery thereunder shall be the premiums paid thereon.

I hereby Warrant and Agree on behalf of myself and of any person who shall have or claim any interest in any policy issued under said application as follows:

1. That every foregoing statement in Parts I and II of this Application is true, that any untruth or concealment shall make the policy wholly void, that this application shall be a part of the policy, and that the policy will not take effect unless the first premium shall be paid in money while I am in good health.

2. That I waive the provisions of any statute which may prevent any physician or surgeon from testifying in any suit under this policy.

3. That the policy which may be issued hereon shall be held to have been made in Hartford, Conn., and shall, in all respects, be construed in accordance with the laws of the State of Connecticut, and that in case of lapse the provisions of the policy shall be substituted for any statutory provisions not consistent therewith.

4. That no statements, representations or information made or given by or to the person soliciting or taking this application, or to any other person, shall be binding upon the Company, or shall in any manner affect its rights, unless reduced to writing and presented to and approved by the officers of the Company at its Home Office.

20-PREMIUMS LIFE GUARANTEE POLICY.

No. 189,874.

AGE 85.

THE UNION CENTRAL LIFE INSURANCE CO.

OF CINCINNATI, OHIO.

AMOUNT, \$10,000.

PREMIUM, \$840.80.

In Consideration of the statements made in the application for this Policy, which application is hereby made a part of this contract, and of the *Annual* payment of the sum of *Three Hundred Forty and 80/100* Dollars, at the Home Office of the Company, on or before the *Fifteenth* day of *March*, at noon in every year during the term of *Twenty Years* from date hereof, and of the payment when due of any and all notes given for premiums or parts of same, does insure the life of *Richard B. Roe*, (the Insured) of *Cincinnati*, in the County of *Hamilton*, in the State of *Ohio*, in the amount of *Ten Thousand* Dollars, for the term of *his* natural life. Upon the death of the Insured the Company agrees to pay, at its Home Office, said amount of insurance to *Mary A. Roe*, *his* wife, if living, otherwise to the executors, administrators, or assigns of the Insured, within sixty days after the receipt of notice and satisfactory proof of death, the balance of the year's premium, if any, and all other indebtedness to the Company being first deducted.

This Policy is issued and accepted subject to the benefits, provisions and conditions contained on the second page hereof, which are made a part of this contract, which contract shall be held and construed to have been made in the city of Cincinnati, Ohio.

After three years' premiums shall have been paid on this Policy, except in case of failure to pay at maturity a note given for premium or for a loan upon the security of this Policy, the Company will, upon legal surrender of this contract before default in the payment of any premium, issue a paid-up nonparticipating Policy, payable as herein provided, for the amount as named in table "A" on the following page.

In case of default in the payment of any premium after the third, except in case of failure to pay at maturity a note given for premium or for a loan upon the security of this Policy, no surrender for a paid-up Policy having been made as above provided, this Policy will be continued in force only as a paid-up nonparticipating Term Policy for such time only as named in table "C" on the following page. If the death of the Insured occurs while the aforesaid Term Policy is in force, there shall be deducted from the amount insured a sum equal to the regular annual premiums, with interest, that would have accrued had this Policy been kept in force, said deduction not to exceed three regular annual premiums with interest.

Upon this Policy no distribution of surplus will be due, apportioned, or paid hereon until the *Fifteenth* day of *March*, 1915, at which time this Policy, provided it shall not have been previously terminated by lapse, death, or otherwise, will be credited with its share of surplus then apportioned to policies of its class and the Insured shall then have the following options.

1st. To receive for the legal surrender of this Policy its entire reserve value according to the Actuaries Experience Table of Mortality, with 4 per cent interest, to-wit, the sum of \$5,523, and in addition thereto its share of the surplus.

2d. Or to continue the original Policy with annual participation in profits, and withdraw its share of surplus in cash.

3d. Or, to apply the surplus to the purchase of additional Paid-up Insurance, after an acceptable medical examination is furnished.

4th. Or, to continue one-half of the original Policy, with annual participation in profits, and withdraw the full reserve of the other half, and the entire surplus.

5th. Or, to use the entire reserve and surplus to purchase an annuity for life.

In witness whereof, THE UNION CENTRAL LIFE INSURANCE COMPANY, by its President and Secretary, signs this contract at Cincinnati, Ohio, this 10th day of March, One Thousand Eight Hundred and Ninety-five.

E. P. MARSHALL,

Secretary.

JOHN M. PATTISON,

President.

CONDITIONS.

First.—The failure to pay, if living, any of the first three annual premiums, or the failure to pay any notes, or interest upon notes given to the Company for any premium, on or before the days upon which they become due, shall avoid and nullify this Policy without action on the part of the Company or notice to the Insured or Beneficiary; and all payments made upon this Policy shall be deemed earned as premiums during its currency. Any and all notes, with their conditions, which may be given for premiums or loans upon the security of this Policy, are hereby made a part of this contract of insurance.

Second.—No suit to recover under this Policy shall be brought after one year from the death of the Insured, if the Insured shall die by self-destruction whether sane or insane, within three years from date hereof.

Third.—If the Insured should, without the written consent of the Company, at any time enter the military or naval service, the militia excepted, or become employed in a liquor saloon, this Policy shall be null and void; and in case of said avoidance the reserve value only, according to the Actuaries' Table of Mortality, with 4 per cent interest, shall be paid on the surrender of this Policy.

Except as hereinbefore provided, this Policy shall be incontestable for any cause except misstatement of age. In case the age of the Insured shall have been misstated, the amount payable hereunder shall be such proportion of the sum insured as the premium paid bears to the required premium at the correct age of the Insured.

TABLE "A."

Amount of paid-up Policy which will be granted in lieu of this Policy, if surrendered, as provided on the first page of this Policy, after—

3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
\$1,500	\$2,000	\$2,500	\$3,000	\$3,500	\$4,000	\$4,500	\$5,000	\$7,500	\$10,000

"TABLE B."

The Company will loan on this Policy as collateral security, upon legal assignment of the same to it, after five or more annual premiums have been paid, and while in full force and effect, the amount stated in the table below. The next succeeding annual premium, with any other indebtedness to the Company, to be deducted from the loan. After—

5 Years	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
\$940	\$1,200	\$1,500	\$1,810	\$1,800	\$2,110	\$2,500	\$5,290

No loan for a less amount than \$100 will be made upon this Policy.

TABLE "C."

Term of Extended Insurance, after—

3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Years.		9 Years.		10 Years.		15 Years.		19 Years.	
Yrs.	Days.	Yrs.	Days.	Yrs.	Days.	Yrs.	Days.	Yrs.	Days.	Yrs.	Days.	Yrs.	Days.	Yrs.	Days.	Yrs.	Days.	Yrs.	Days.
3	127	4	244	5	365	6	485	7	608	8	731	9	857	10	984	15	1491	19	2552

The amounts for intermediate years in the above tables (10 to 20) will be given, if desired, upon application to the Company.

NOTICE TO POLICY HOLDER.

All payments due on this Policy for premiums or notes or interest upon notes given to the Company are payable at the office of the Company in the city of Cincinnati, or to the authorized Agent of the Company, on the production of the premium receipt (signed by the President or Secretary) or the note given in payment of premium.

The contract of insurance between the parties hereto is completely set forth in this Policy and the application for the same, and none of its terms can be modified, nor any forfeiture under it waived, save by an agreement in writing signed by the President or Secretary of the Company, whose authority for this purpose shall not be delegated.

Should this Policy be assigned or held as security, a duplicate of said assignment must be filed with the Company, and due proofs of interest produced with proofs of death. The Company does not guarantee the validity of any assignment.

APPLICATION.

It is hereby agreed and warranted that should the Company issue a Policy upon this application, its interests shall not be affected by verbal statements made to its agents or others, or by the knowledge of such agents, but that it shall be affected only by the statements herein made, including those made to the medical examiner, which are hereby warranted to be true, full and correct as facts, and they shall constitute the basis of any Policy which may be issued hereon.

1. I agree that any policy which may be issued under this application shall not be valid until the first premium is paid to the Company, or its authorized agent, and the receipt therefor countersigned by the agent, and delivered during my lifetime.

2. I also agree that if at any time I shall engage in blasting, mining, or submarine operations, or in the production of highly inflammable or explosive substances, or serve in any capacity on any vessel, boat, or railway train (except as conductor, mail or express agent, or baggageman on a passenger train) or engage in any other hazardous occupation, I will pay an extra premium equal to that charged by the Company in similar cases; and if this extra premium is not paid from the time of the assumption of the extra risk above stated, it shall become a lien upon the Policy without invalidating the Policy.

I hereby further declare that I have read and understand all the above questions put to me by the Medical Examiner, and the answers thereto, and that the same are true, and that I am the same person described as above; and I hereby warrant that there is not, and there has not been, any concealment of facts regarding my past and present state of health and habits of life, or my personal history.

PRIVILEGES.

Policy absolutely incontestable, except as herein specially provided.

Freedom of travel and residence from date of issue.

Paid-up Policy as per Table "A."

Cash Loan as per Table "B."

Extension of Insurance as per Table "C."

The entire reserve and profits at the end of Twenty Years.

20 PAYMENT LIFE RATE ENDOWMENT

No. 894,807

Age 35.

THE UNION CENTRAL LIFE INSURANCE CO.

OF CINCINNATI, OHIO.

AMOUNT, \$10,000.

PREMIUM, \$840.80

In Consideration of the statements made in the application for this Policy, which application is hereby made a part of this contract, and of the *Annual* payment of the sum of *Three Hundred Forty and 10/100* Dollars, at the Home Office of the Company on or before the *Fifteenth* day of *July* at noon in every year during the term of *Twenty Years* from date hereof, and of the payment when due of any and all notes given for premiums or parts of same, does insure the life of *Richard B. Roe*, (the Insured) of *Cincinnati*, in the County of *Hamilton*, in the State of *Ohio*, in the amount of *Ten Thousand* Dollars, for the term of *his* natural life, or until prior maturity, for the benefit of the Insured, if living at the maturity of this Policy. In case of the death of the Insured prior to such maturity, said amount of insurance shall be payable at the Home Office of the Company, to *Mary A. Roe*, his wife, if living, otherwise to the executors, administrators, or assigns of the Insured, within sixty days after the receipt of satisfactory proofs of death, the balance of the year's premium, if any, and all other indebtedness to the Company being first deducted.

This Policy is issued and accepted subject to the benefits, provisions and conditions contained on the second page hereof, which are made a part of this contract, which contract shall be held and construed to have been made in the city of Cincinnati, Ohio.

After three years' premiums shall have been paid on this Policy, except in case of failure to pay at maturity a note given for premium or for a loan upon the security of this Policy, the Company will, upon legal surrender of this contract before default in the payment of any premium, issue a paid-up nonparticipating Policy, payable as herein provided, for the amount as named in table "A" on the following page.

In case of default in the payment of any premium after the third, except in case of failure to pay at maturity a note given for premium or for a loan upon the security of this Policy, no surrender for a paid-up Policy having been made as above, provided this Policy will be continued in force only as a paid-up nonparticipating Term Policy for such time only as one annual premium on this Policy is contained in its reserve value according to the Actuaries Table of Mortality with 4 per cent interest. If the death of the Insured occurs while the aforesaid Term Policy is in force, there shall be deducted from the amount insured a sum equal to the regular annual premiums, with interest, that would have accrued had this Policy been kept in force, said deduction not to exceed three regular annual premiums with interest.

The Company Further Agrees to pay to the Insured the amount of said insurance at its office in the city of Cincinnati, Ohio, whenever the premiums paid on this Policy and its equitable proportion of the Company's profits, combined, less its share of losses and expenses, equal the amount of this Policy.

It Is Further Agreed, that, at the maturity of this Policy as an endowment, the Insured or the legal holder hereof shall be paid the said sum of \$10,000 in cash;

Or, in lieu thereof, he may apply the said sum to the purchase of an Annuity guaranteeing an annual income for life.

Or, he may apply the said sum to the purchase of a Paid-up Life Policy, payable at death, with participation in profits, provided he shall at that time furnish a satisfactory medical examination.

Or, on legal surrender of this Policy on the *Fifteenth* day of *July*, A. D. 1916, the Company will pay in cash its entire Reserve Value, according to the Actuaries' Table of Mortality with 4 per cent interest, to wit, the sum of \$5,631 and its proportion of the Company's profits at that date, provided this Policy shall not have been terminated previously by lapse, death, or otherwise.

In Witness whereof, THE UNION CENTRAL LIFE INSURANCE COMPANY, by its President and Secretary, signs this contract at Cincinnati, Ohio, this *Fifteenth* day of *July*, One Thousand Eight Hundred and Ninety-four.

E. P. MARSHALL,
Secretary.

JOHN M. PATTISON,
President.

All endorsements on this Policy to be valid must be signed by the President or Secretary.

CONDITIONS.

First.—The failure to pay, if living, any of the first three annual premiums or the failure to pay any notes, or interest upon notes given to the Company for any premium, on or before the days upon which they become due, shall avoid and nullify this Policy without action on the part of the Company or notice to the Insured or Beneficiary; and all payments made upon this Policy shall be deemed earned as premiums during its currency. Any and all notes, with their conditions, which may be given for premiums or loans upon the security of this Policy, are hereby made a part of this contract of insurance.

Second.—No suit to recover under this Policy shall be brought after one year from the death of the Insured.

Third.—If the Insured should, without the written consent of the Company, at any time enter the military or naval service, the militia excepted, or become employed in a liquor saloon, or if the Insured should die by self-destruction, whether sane or insane, within three years from date hereof, this Policy shall be null and void; and in case of said avoidance the Reserve value only, according to the Actuaries' Table of Mortality, with four per cent interest, shall be paid on the surrender of this Policy. Except as hereinbefore provided this Policy shall be incontestable for any cause except misstatement of age.

In case the age of the Insured shall have been misstated, the amount payable hereunder shall be such proportion of the sum insured as the premium paid bears to the required premium at the correct age of the Insured. payable hereunder shall be such proportion of the sum insured as the premium paid bears to the required premium at the correct age of the Insured.

"TABLE A."

Amount of Paid-up Policy which will be granted in lieu of this Policy, if surrendered, as provided on the first page of this Policy, after—

3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
\$990	\$1,310	\$1,640	\$1,950	\$2,260	\$2,570	\$2,870	\$3,170	\$4,590	\$10,000

"TABLE B."

The Company will loan on this Policy as collateral security, upon legal assignment of the same to it, after three or more annual premiums have been paid, and while in full force and effect, the amount stated in the table below, the next succeeding annual premium, with any other indebtedness to the Company, to be deducted from the loan.

3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
\$100	\$630	\$790	\$990	\$1,310	\$1,450	\$1,700	\$1,990	\$3,400	\$5,890

The amount for intermediate years in the above tables, ten to twenty, will be given, if desired, upon application to the Company.

No loan for a less amount than \$100 will be made upon this Policy.

NOTICE TO POLICY HOLDER.

All payments due on this Policy for premiums or notes or interest upon notes given to the Company are payable at the office of the Company in the city of Cincinnati, or to the authorized agent of the Company, on the production of the premium receipt (signed by the President or Secretary) or the note given in payment of premium.

The contract of insurance between the parties hereto is completely set forth in this Policy and the application for the same, and none of its terms can be modified, nor any forfeiture under it waived, save by an agreement in writing signed by the President or Secretary of the Company, whose authority for this purpose shall not be delegated.

Should this Policy be assigned or held as security, a duplicate of said assignment must be filed with the Company, and due proofs of interest produced with proofs of death. The Company does not guarantee the validity of any assignment.

PRIVILEGES.

Policy absolutely incontestable, except as herein specially provided.

Freedom of travel and residence from date of issue.

Paid-up Policy or cash loan as in Tables "A" and "B."

Policy continued for full amount after three years.

Cash at Maturity or death for full amount of the face of Policy.

Or, an Annuity for Life.

Or, a paid-up Policy, with profits payable annually in cash, if the Insured is in good health.

Or, if preferred, when Policy matures, withdraw one-half in cash, and purchase with the other half, if the Insured is in good health, a paid-up Policy, payable at death.

Or, if the entire Reserve and all profits, at the end of estimated time of maturity.

20-PREMIUMS LIFE—20-YEAR TONTINE POLICY.

No. Specimen 5.

AGE, 35.

THE
UNION MUTUAL LIFE INSURANCE COMPANY,
OF PORTLAND, MAINE.

AMOUNT, \$10,000.

PREMIUM, \$383.40.

Payable in Gold.

In Consideration of the written and printed application for this Policy which is made a part of this contract, and of the payment in advance of *Three Hundred Eighty-three and 18/100* Dollars, to be evidenced by the receipt of the Company, and of the payment of the same amount yearly thereafter, at the Office of the Company, in Portland, Maine, on the *First* day of *January* in every year (provided that when premiums for *twenty* full years shall have been duly paid to said Company no further premiums will be required).

Does Promise to Pay to *Charles C. Carlton*, his executors, administrators or assigns, at the Office of the Company in Portland, Maine, *Ten Thousand* Dollars, upon satisfactory proofs of the death of said *Charles C. Carlton*, of *Chicago*, in the County of *Cook*, State of *Illinois*.

The rights stated in detail on the second and third pages of this Policy, form a part of this contract as fully as if recited herein.

Portland, Maine, *January 1, 1901*.

J. FRANK LANG,

Secretary.

FRED E. RICHARDS,

President.

RIGHTS REFERRED TO ON THE FIRST PAGE HEREOF.

INCONTESTABLE AFTER ONE YEAR.—After one year this policy shall be **INCONTESTABLE** for any cause except non-payment of premium.

GRACE IN PREMIUM PAYMENTS.—In the payment of the second and subsequent premiums, a grace of one month will be allowed, and if the Insured die during that month, the premium will be deducted from the amount payable under this policy.

REINSTATEMENT IN CASE OF LAPSE.—In case of lapse for nonpayment of any premium, this policy will be reinstated within six months from the date of such lapse upon payment of the overdue premiums, if the Insured is shown to be in good health by a satisfactory certificate from a regular Medical Examiner of the Company.

FREEDOM OF TRAVEL AND OCCUPATION.—No permit or extra premium is required by this policy for any occupation or for travel or residence anywhere in the world.

PAYMENT OF PREMIUMS.—All premiums are due at the office of the Company, in the city of Portland, Maine, at the date named in this policy; but at the pleasure of the Company, suitable persons may be authorized to receive such payments at other places, only, however, on the production of the Company's receipt therefor, signed by the President, Vice-President, Secretary or Actuary. No payment made to any person except in exchange for the official receipt will be recognized by the Company, or be deemed by either party as valid payment. Although the contract is based on the receipt of premiums annually in advance, the premium may be made payable semi-annually or quarterly; but in such case that part of the full year's premium, if any, which remains unpaid at the maturity of the contract, shall be deducted from the amount of the claim.

AGE.—If the age of the person, upon whose death this policy matures, is incorrectly stated in the application, the amount payable hereunder shall be that proportion of the amount of this insurance as the actual premium paid hereon bears to the premium at the true age—provided, however upon satisfactory proof of age being furnished the Company at any time during the life of this policy it will be admitted in writing upon the policy.

CHANGE OF CONTRACT.—No agent nor any other person except the President, Vice-President, Secretary or Actuary, has power to alter or change in any way the terms of this contract, or waive any of its terms or conditions or any forfeiture. Any change in, or waiver of, the terms or conditions of this contract by said Officers, must be in writing.

TONTINE PROFITS.—At the end of the Tontine Period, if the Insured be then living, and this policy be in full force by the payment of premiums, it shall participate in the accumulated surplus derived from policies on the Tontine plan, both existing and discontinued, as may then be apportioned by the Company.

TONTINE SETTLEMENTS.—This Policy gives to *Charles O. Carlson* a choice of six methods of settlement upon the completion of the Tontine Period, on the *first* day of *January* Nineteen Hundred and *Twenty-one*, provided this Policy be then in full force by the payment of premiums:—namely,

I. The surrender of this Policy for its full value (subject to any indebtedness), consisting of the entire reserve amounting to \$2,099.20, together with the Surplus then apportioned by the Company.

Either in 1. Cash;

2. Paid-up insurance, subject to a satisfactory medical examination;

3. A life annuity.

II. The continuance of this Policy and the withdrawal of the accumulated Surplus.

Either in 1. Cash;

2. Paid-up insurance, subject to a satisfactory medical examination;

3. An annuity.

From and after the end of the Tontine Period, if the Insured be then living, and this policy be in full force by the payment of premiums; or,

where in accordance with its terms they have been fully paid, it shall participate annually in the distribution of the Company's Surplus.

RIGHTS REFERRED TO ON THE FIRST PAGE HEREOF.

NONFORFEITURE.—In case of lapse for nonpayment of premium after the payment of three full years' premiums in cash, this policy is entitled to the benefit of the Maine nonforfeiture law, securing insurance from the date of this policy for the period specified in the following table, subject to the terms of said law except that if the policy becomes a claim by death the Company waives the right provided by said law to deduct forborne premiums and interest; or,

On written demand made within one month after the expiration of the days of grace on the first premium in arrear, with a surrender of this policy at the Company's Home Office, a paid-up policy without participation in profits will be issued for not less than as many twentieths of the original policy as complete years' premiums have been paid, as specified in the following table.

A paid-up policy will not be issued for less than one hundred dollars. In such a case the Rights of the Insured will be restricted to either the nonforfeiture or the cash surrender value of the policy, as set forth in the table of values below.

In consideration of all which, it is agreed that all right or claims to any value or extension *other than that provided herein*, is hereby specifically waived and relinquished, whether required by the Statute of any State or not.

CASH VALUE OR LOAN.—The legal holder hereof is entitled to the cash value of this policy as shown by the following table upon the following conditions;

1. Application in writing therefor must be made to the Home Office.
2. This policy must be surrendered.
3. It must have been in force for three full years by the payment of premiums in cash.
4. It must be in force at the date of surrender by the payment of premiums in cash, or, if not in force, surrendered within one month after the expiration of the days of grace on the first premium in arrear.
5. The cash value as shown by the following table is subject to any indebtedness hereon to the Company, including any unpaid portion of the current year's premium; or,

After this policy has been in force for three full years by the payment of premiums in cash, the Company will loan to the legal holder hereof an amount not exceeding said cash value upon the following conditions:

1. That the premiums hereon have been paid in full to the time the loan is made.
2. That interest at the rate of five per centum per annum shall be paid thereon at the next anniversary date of premiums and annually thereafter until the loan is paid.
3. That this policy shall be assigned to the Company as collateral security,

TABLE OF VALUES.

Annual Premiums Paid in Cash.	MAINE NONFORFEITURE LAW.		Paid-up Insurance.	Cash Value or Loan.
	Insurance secured from date of policy for			
	Years.	Days.		
3	8	810	\$1,500	\$443 30
4	11	309	2,000	647 20
5	14	280	2,500	881 40
6	17	193	3,000	1,113 80
7	20	86	3,500	1,456 50
8	22	169	4,000	1,811 20
9	24	232	4,500	2,178 20
10	26	231	5,000	2,557 80
11	28	345	5,500	2,862 40
12	31	191	6,000	3,176 80
13	33	334	6,500	3,501 60
14	36	67	7,000	3,837 00
15	38	146	7,500	4,183 80
16	40	236	8,000	4,541 10
17	43	9	8,500	4,910 70
18	45	262	9,000	5,299 10
19	49	40	9,500	5,688 90
20	Paid Up		10,000	6,099 20

APPLICATION.

I hereby agree that this application and the policy hereby applied for, taken together, shall constitute the entire contract between the parties hereto; that suicide within one year from the date of the policy, while sane or insane, is not a risk covered thereby; that all the foregoing statements and answers, as well as those made, or to be made, to the Company's Medical Examiner, are warranted to be true; that if there is a breach of any warranty herein contained, the policy is void if the insured dies within one year; or the policy may be lapsed, provided the discovery of such breach is made, and notice, with an offer to return the premium, is given to the insured within one year from the date of the policy; that this contract shall not take effect until the first premium shall have been paid during my good health; and that the distribution of surplus which may be adopted and approved by the Company is hereby accepted by me in my own behalf, and for every person who shall have any interest in the policy now applied for.

No agent has authority to put this policy in force by delivery thereof, without the payment of the premium and delivery of the proper receipt therefor. If it goes into the possession of any party interested without such payment and receipt, it is only for examination and it is not thereby put in force.

ORDINARY LIFE-DEFERRED ANNUITY POLICY, WITH
20-YEAR BONUS PERIOD.

No. 99,999.

AGE, 35.

ORGANIZED, 1850.

THE UNITED STATES LIFE INSURANCE CO.,
IN THE CITY OF NEW YORK.

AMOUNT, \$10,000.

PREMIUM, \$263.80.

In Consideration of the application (hereby made part of this contract) and of *Two Hundred and Sixty-three and 80/100* Dollars paid on delivery hereof, and of a like sum payable on the *Eighth* day of *December*, in every year during the continuance of this contract:

Agrees, upon acceptance of satisfactory proofs of the death of *John Doe* (the Insured), to pay *Ten Thousand* Dollars in one sum, or its equivalent in annual instalments or continuous life annuity as provided in Clause IV of "Benefits and Conditions" herein, to *Mary Doe* (Payee).

Except, however, that the Insured may assign this policy; and whenever not so assigned, may, from time to time, by notice to the Company, in writing, duly acknowledged, substitute any other payee.

This policy is subject to the "Benefits and Conditions" and "Notice" on the succeeding pages hereof.

NEW YORK, N. Y.

A. WHEELWRIGHT,

GEORGE H. BUSFORD,

Secretary.

President.

BENEFITS AND CONDITIONS REFERRED TO HEREIN.

I. PREMIUM PAYMENT.—Failure to pay any renewal premium, or non-payment (when due) of principal or interest on any note given as a charge against this contract or any breach of warranty discovered within one year from date of issue of this insurance, will render it null and void, and all payments made hereunder will be forfeited to the Company; except that

II. NONFORFEITURE.—After being in force three full years, a surrender equity, as hereinafter set forth, may be obtained in accordance with the laws of the State of New-York.

III. LOANS.—The Company will loan the value stated hereunder (less the premium for the next ensuing year, one year's legal interest, and any other existing indebtedness), upon execution of blanks therefor furnished by the Company.

TABLE OF SURRENDER AND LOAN VALUES.

At End of	Extended Insurance.		Or Paid-up Policy.	Actuarial 4 per cent Reserve, or Loan Value.	At End of	Extended Insurance.		Or Paid-up Policy.	Actuarial 4 per cent Reserve, or Loan Value.
	Yrs.	D'ys				Yrs.	D'ys		
3d Yr.	3	300	8700	8954 00	12th Yr.	12	154	2125 00	2104 20
4th "	4	213	9200	9524 50	13th "	13	254	2200 00	2181 10
5th "	5	205	1,000	919 40	14th "	14	29	2200 00	1,976 70
6th "	6	264	1,450	748 60	15th "	15	138	2,200 00	2,148 00
7th "	7	199	1,660	689 40	16th "	16	177	2,250 00	2,312 80
8th "	8	102	1,900	1,032 90	17th "	17	225	2,700 00	2,486 00
9th "	9	321	2,100	1,181 00	18th "	18	309	2,850 00	2,659 20
10th "	10	194	2,650	1,324 10	19th "	19	368	3,050 00	2,895 40
11th "	11	.....	2,550	1,400 20	.....	.....	.....	.....	.....

IV. At the option of the Insured while this policy remains under his or her control, or at the option of the Assignee if this policy be assigned, there may be substituted for each \$1,000 of this insurance, either 10 instalments of \$113.62 each; or 15 instalments of \$81.35 each; or 20 instalments of \$65.13 each; or 25 instalments of \$55.75 each; or 30 instalments of \$49.54 each; or a continuous life annuity payable during the lifetime of the beneficiary hereunder, the amount of which annuity (for each \$1,000 of this insurance), will be determined by the age of the beneficiary at the time of death of the Insured by the following table:

BENEFICIARY—MALE.

						Age.	Amount.	Age.	Amount.
25	549 80	35	855 20	45	964 30	55	1090 80	65	1112 60
26	550 20	36	855 80	46	965 50	56	1092 90	66	1116 80
27	550 70	37	856 00	47	966 80	57	1095 40	67	121 20
28	551 10	38	857 40	48	969 20	58	1099 00	68	125 60
29	551 60	39	858 20	49	969 00	59	1100 80	69	130 30
30	552 10	40	859 10	50	71 20	60	1100 80	70	134 80
31	552 70	41	860 00	51	72 80	61	1107 00	71	139 60
32	553 20	42	861 00	52	74 00	62	1109 50	72	144 10
33	553 80	43	862 00	53	76 50	63	1104 30	73	149 00
34	554 00	44	863 10	54	78 00	64	1108 30	74	153 80

BENEFICIARY—FEMALE.

(Satisfactory evidence of date of birth of beneficiary must be furnished to the Company.)

V. At the time any instalment hereunder becomes payable, all of the unpaid instalments may be converted into their then present cash value in accordance with the Table of "Commuted Values" endorsed hereon.

VI. ADMISSION OF AGE.—The Company will admit age of Insured upon satisfactory proof. In case of misstatement of age, the liability of the Company hereunder shall be for the amount of insurance which the premium paid would have purchased at the true age of the Insured.

VII. GRACE IN PAYMENT OF PREMIUMS.—In the payment of all renewal premiums hereunder, a grace of one month will be allowed, during which this policy shall remain in force.

VIII. RESTORATION.—Within six months after the lapse of this policy, it may be restored upon application and satisfactory medical examination of Insured (on the Company's blanks) and payment of arrears due.

IX. RESERVE AND BONUS OPTIONS.—The Bonus Period under this policy will be completed on the *Eighth* day of *December*, 1920. If the Insured be living, and this policy be in force, the said *John Doe* may then, upon surrender hereof:

First—Withdraw in cash the reserve of *Three Thousand and Thirteen and 50¢* Dollars; or

Second—Take paid-up life policy for *Four Thousand Nine Hundred and Thirty* Dollars; or

Third—Receive an annuity of *Two Hundred and Twenty* Dollars on the life of the Insured.

In addition to the above, the Bonus then to be apportioned hereto may be

First—Withdrawn in cash; or

Second—Applied to purchase additional paid-up insurance; or

Third—Used to increase the annuity on the life of the Insured.

N. B.—If the total paid-up insurance exceeds the amount of the policy, evidence satisfactory to the Company that the Insured is in good health and insurable condition will be required. If the Insured elects to continue this policy, he may withdraw the bonus in cash, or use it to purchase either paid-up insurance or annuity.

X. FREEDOM OF TRAVEL AND OCCUPATION.—This policy contains no restriction upon the Insured, in respect either of travel, residence or occupation, excepting always, that if within one year from the date hereof the Insured shall go within the tropics, or north of the parallel of 60th degree, north latitude, or engage in military or naval service in time of war, without written permission signed by the President and Secretary of the Company being first obtained, the liability of the Company in case of death of the Insured shall be limited to the return of the premiums actually paid hereon.

XI. INDISPUTABILITY.—After one year from the date of issue, this policy shall not be disputed, provided the premiums are duly paid.

APPLICATION.

It is hereby declared and agreed: First. That all the statements and answers in this application are hereby warranted to be true, full and complete; that this application and declaration shall, with the policy herein applied for, and the benefits and conditions and notice contained therein, be the sole basis of the contract between me and the company, and shall be binding on all parties in interest under such policy; and no information or statement, unless contained in this application, made, given, received or acquired, by any person at any time shall be binding on the company; and that the policy to be issued hereon shall take effect only upon payment of the first premium, and delivery of the policy, during my lifetime, sound health and insurable condition. Second. That only the president, together with the secretary or the actuary, shall have the power to alter or waive the policy or any condition thereof. Third. That in any distribution of

bonus, profit or surplus, the company's method and determination of the amount to be apportioned to any policy issued hereon is hereby ratified and accepted. Fourth. That the whole or any part of the risk herein proposed may be reinsured. Fifth. I hereby expressly waive all provisions of law forbidding any physician or surgeon from disclosing any information acquired while attending me in a professional capacity. Sixth. In the event of my death by self-destruction, sane or insane, or as the result of the use of narcotics or stimulants, within one year after date of any policy that may issue hereon, the liability of the company shall only be for the return of the premiums paid thereunder.

TABLE OF COMMUTED VALUES.

Showing value at which unpaid instalments may be commuted, on the basis of \$1,000 of Insurance.

Number of Instalments Unpaid.	Value on each \$1,000 of Insurance.					Number of Instalments Unpaid.	Value on each \$1,000 of Insurance.		
	10 Instal- ment.	15 Instal- ment.	20 Instal- ment.	25 Instal- ment.	30 Instal- ment.		20 Instal- ment.	25 Instal- ment.	30 Instal- ment.
.....	.....	.....	.....	.....	.....	16	\$842	\$721	\$640
2	\$224	\$160	\$128	\$109	\$899	17	883	765	671
3	332	237	190	162	145	18	922	789	701
4	436	311	249	213	190	19	960	822	730
5	537	384	307	263	233	20	1,000	854	759
6	635	454	363	311	276	21	.....	884	786
7	730	522	418	357	318	22	.....	914	819
8	823	588	471	403	358	23	.....	943	838
9	913	652	522	447	397	24	.....	972	863
10	1,000	714	562	489	435	25	.....	1,000	888
11	.....	775	620	531	472	26	.....	.....	911
12	.....	834	667	571	508	27	.....	.....	934
13	.....	891	713	610	542	28	.....	.....	957
14	.....	946	757	648	576	29	.....	.....	978
15	.....	1,000	800	685	609	30	.....	.....	1,000

ILLUSTRATION:—Policy \$10,000—payable in 20 instalments of \$651.30 each. Entire cash value, before any instalments have been paid, \$10,000. If seven instalments have been paid, the remaining thirteen instalments will have a value of $713 \times 10 = \$7,130$.

NOTICE.

Always notify the company of any change of address.

Agents have no power to modify or change this contract, nor extend time for premium payment, nor waive forfeiture.

All payments are made and premiums due at the home office of the company in New York. For convenience of policy-holders, premiums may be paid to an agent in exchange for the company's regular official renewal receipt.

In any correspondence relating to this policy, be sure to state the policy number, and give your full name and postoffice address.

20-PREMIUMS LIFE SURVIVORSHIP DIVIDEND POLICY.
 No. 000. INCORPORATED 1860. AGE 35.
THE WASHINGTON LIFE INSURANCE CO.
OF THE CITY OF NEW YORK.

AMOUNT \$10,000.

PREMIUM, \$368.79.

THIS POLICY OF INSURANCE

Witnesseth, that the Washington Life Insurance Company in consideration of the written and printed application for this Policy which is hereby made a part of this contract, and of the sum of *Three Hundred and Sixty-eight* dollars and *Seventy* cents, to be paid in advance, and of the payment of a like sum on or before the *First* day of *March* in every year thereafter until premiums for *Twenty* years have been duly paid, or until the prior death of the Insured, does insure the life of *George Washington, Jr.*, of *New York*, in the County of *New York*, State of *New York*, in the amount of *Ten Thousand* Dollars.

And the said Company does hereby promise and agree to pay the amount of the said Insurance upon the surrender of this policy, duly receipted at its office in the City of New York, to the Insured's executors, administrators or assigns, subject to the right of the Insured to change the beneficiary, upon receipt at the Home Office of the Company of satisfactory proofs of the death during the continuance of this Policy of the said person whose life is hereby insured.

This Policy is issued and accepted by the Insured upon the conditions and benefits written or printed by the Company on the inside of this Policy, and such conditions and benefits are referred to and accepted by the Insured as part of this contract, and it is agreed that they shall have the same force and effect as if recited at length over the signatures hereto affixed.

In Witness Whereof, the said THE WASHINGTON LIFE INSURANCE COMPANY has, by its President and Secretary, signed and delivered this contract, at the City of New York, this *First* day of *March*, one thousand nine hundred.

G. H. BREWER,

Secretary.

W. A. BREWER, JR.,

President.

~~No~~ No person, except the President, Vice President or Secretary, is authorized to make, alter or discharge contracts, or to waive forfeitures.

CONDITIONS AND BENEFITS.

INCONTESTABILITY.—After one year from the date of its issue in accordance with the warranties and agreements in the application this Policy will then be incontestable except for nonpayment of premiums.

PREMIUMS.—Each premium on this Policy is due and payable at the office of the Company in the City of New York (unless otherwise expressly agreed in writing), or to agents when they produce receipts signed by the President or Secretary.

GRACE IN PAYMENT OF PREMIUMS.—After this Policy shall have been in force three months, thirty days grace will be allowed for the payment of a premium on which interest will be charged at the rate of five per cent per annum for the time during which the premium remains due and unpaid.

AUTOMATIC PAID-UP INSURANCE.—After three full years' premiums have been paid, this Policy, upon the nonpayment of any subsequent premium will become a nonparticipating Policy for Paid-up Insurance for the amount stated in the following table, for the end of the last year for

which complete annual premiums have been paid; provided there be no unpaid loan hereon. The Paid-up Insurance shall be payable at the same time and under the same conditions, except as to payments of premiums and the guarantee of cash values, as the original Policy.

EXTENDED INSURANCE.—After three full years' premiums have been paid, upon the nonpayment of any subsequent premium, within the thirty days of grace, or on satisfactory medical examination within twelve months from the due date of premium, if this Policy be surrendered, the Company will issue in lieu thereof a nonparticipating Policy for Paid-up Insurance for the full amount, to cease after the number of years and months stated in the following table for the end of the last year for which complete annual premiums have been paid; provided there be no unpaid loan hereon.

LOANS.—After this Policy shall have been in force two years the Company will then, or at any subsequent anniversary, the premiums having been duly paid to such anniversary, loan the amount specified in the following table under the terms of the Company's loan agreement then in use, provided the Policy be duly assigned to and deposited with the Company as collateral security for said loan, and that interest at the rate of five per cent per annum on said loan and the full premium for one year shall be paid in advance.

NOTE.—While any beneficiary under this Policy (either by the terms thereof or by assignment) is a minor, no loan can be made by the Company, except for the purpose of paying current premiums, and before the Cash Surrender Value can be paid the interest of such minor must be released by a duly appointed legal guardian.

CASH SURRENDER VALUE.—The Cash Value is the same as the loan value in the subjoined table for the year next preceding.

SURVIVORSHIP DIVIDEND.—It is understood and agreed that if the Insured be living on the *First* day of *March* in the year nineteen hundred and *Twenty* and this Policy be then in force, all premiums having been duly paid to that date, the Company will apportion a Cash Dividend, payable to the Insured but this policy shall not be entitled to any dividend whatever, before that date and the Insured shall then have the privilege of continuing or surrendering this Policy under one of the following

OPTIONS.

1. Receive the cash dividend and continue this Policy, as a Paid-up Policy, for its full amount; unless further payments of premiums are required by its terms after the dividend period.

2. Convert the cash dividend into Paid-up Insurance (evidence of good health to be furnished satisfactory to the Company) and continue this Policy, as a Paid-up Policy, for its full amount; unless further payments of premiums are required by its terms after the dividend period.

3. Receive the cash dividend and surrender this Policy for cash.

4. Convert the cash dividend and the cash value of this Policy into an Annuity, payable to the Insured for life.

NOTE.—Option 2 does not apply in case the total amount of Paid-up Insurance exceeds the Company's limit on a single life.

Should this Policy continue in force under one of the first two options, no further dividend shall be apportioned to it before the termination of each five-year period thereafter.

CHANGE OF BENEFICIARY.—This Policy is issued with the express understanding that the Insured may, providing this Policy has not been assigned, change the beneficiary or beneficiaries at any time during the continuance of this Policy, by filing with the Company a written request, duly acknowledged, accompanied by this Policy; such change to take effect on the endorsement of the same on the Policy by the Company.

GENERAL REGULATIONS.—Proofs of death must be furnished to the Company at the Home Office within one year after the death of the Insured, which proofs shall comprise satisfactory statements establishing the claim. Such statements must comply fully with the Company's forms in use at the time of the death of the Insured.

If this Policy should be assigned, written notice and a duplicate of the assignment shall be given immediately to this Company. Due proof of interest must be produced at the maturity of the Policy.

Any indebtedness to the Company on account of this Policy, including any balance of the current year's premium, will be deducted in any settlement of this Policy or of any benefit thereunder.

TABLE.

For and of	Loan	Paid- up In- sur- ance	payment of premiums		For and of	Loan	Auto- matic Paid- up In- sur- ance	Extended In- surance from date of non- payment of premiums	
			Years	Months				Years	Months
25 Yrs	\$440				10th Yr	\$5,000	\$9,000	25	0
30	570	0	0	7	15th	6,400	12,500	30	11
40	980	0	0	7	20th	8,200	16,000	35	0
50	1,390	0	0	8	25th	10,100			
60	1,790	0	10	11	30th	12,100			
70	2,190	0	12	6	35th	14,100			
80	2,590	0	13	10	40th	16,100			
90	2,990	0	14	2	45th	18,100			
100	3,390	0	15	0	50th	20,100			
110	3,790	0	16	0	55th	22,100			
120	4,190	0	17	0	60th	24,100			
130	4,590	0	18	0	65th	26,100			
140	4,990	0	19	0	70th	28,100			
150	5,390	0	20	0	75th	30,100			
160	5,790	0	21	0	80th	32,100			
170	6,190	0	22	0	85th	34,100			
180	6,590	0	23	0	90th	36,100			
190	6,990	0	24	0	95th	38,100			
200	7,390	0	25	0	100th	40,100			

APPLICATION

On behalf of myself and of any person who shall have or claim any interest in any policy issued under this application I warrant each of the above answers and the answers made to the Medical Examiner in this application to be full, complete and true and I agree

1. That the foregoing Application, together with the Answers made to the Medical Examiner is constituting and forming a part of the application and to be a consideration for and the basis of the contract of the Washington Life Insurance Company under any policy issued under this application. 2. That the policy applied for shall be in the form now in use by the Company and that the contract contained in such policy and in this application shall be construed according to the law of the State of New York the place of said contract being agreed to be the Home Office of the Company. 3. That in consideration of the premium made for paid up insurance in the policy for which this is an application, all right or claim for temporary insurance or any other surrender value than that provided in the policy is hereby waived and relinquished whether required by the Statute of any State or not. 4. That for one year after the date of issue of policy residence or travel in the Torrid Zone or engagement in any of the following occupations or employments, namely: blasting, mining, submarine labor, wrecker's occupation, Arctic exploration, the manufacture, handling in connection therewith or transportation of inflammable or explosive substances, service upon any railroad train, or in switching or coupling cars or on any steamboat or other vessel or boat, without the written permission of the Company, or self-destruction while sane or insane, or death in consequence of a duel or criminal violation of law will render the policy void; that during the continuance of the policy I will not engage in military or naval service in time of war without first obtaining permission of the Company and that if captured I will continuously wear a suitable uniform. 5. That in case of underpayment of age the amount payable shall be the insurance which the actual premium paid would have purchased at the same table of premiums at the true age at the date of this application. 6. That to any distribution of surplus or appreciation of dividend the principles and methods which may be adopted by the Company for such distribution or appreciation and the determination of the amount equitably belonging to any policy which may be issued under this application shall be and are hereby ratified and accepted. 7. That the Company shall incur no liability under this application until it has been received, approved, the policy issued thereon by the Company at the Home Office, and the premium has actually been paid to and accepted by the Company or its authorized agent during my lifetime and good health. 8. That no suit shall be brought against the Company after two years from the time when the cause of the action shall have arisen, nor after two years from the time of my death.

CALIFORNIA.

Every contract or policy of insurance hereafter made by any person or corporation organized under the laws of this State, or under those of any other State or country with and upon the life of a resident of this State, and delivered within this State, shall contain, unless specifically contracted between the insurer and the insured for tontine insurance or for other paid-up insurance, a stipulation that when, after three full annual premiums shall have been paid on such policy, it shall cease or become void solely by the nonpayment of any premium when due, its entire net reserve, by the American Experience mortality and interest at four and one-half per cent yearly, less any indebtedness to the company on such policy, shall be applied by such company as a single premium, at such company's published rates in force at the date of original policy, but at the age of the insured at time of lapse, either to the purchase of nonparticipating term insurance for the full amount insured by such policy, or upon the written application by the owner of such policy, and the surrender thereof to such company within three months from such nonpayment of premium, to the purchase of a nonparticipating paid-up policy, payable at the time the original policy would be payable if continued in force; both kinds of insurance to be subject to the conditions, except as to payment of premiums, as those of the original policy. It may be provided, however, in such stipulation, that no part of such term insurance shall be due or payable, unless satisfactory proofs of death be furnished to the insuring company within one year after death, and that, if death shall occur within three years after such nonpayment of premium, and during such term of insurance, there shall be deducted from the amount payable the sum of all the premiums that would have become due on the original policy if it had continued in force. If the reserve on endowment policies be more than enough to purchase temporary insurance, as aforesaid, to the end of the endowment term, the excess shall be applied to the purchase of pure endowment insurance, payable at the end of the term, if the insured be then living. If any life insurance corporation or company shall deliver to any person in this State a policy of insurance upon the life of any person residing in this State not in conformity with the provisions of this section, the right of such corporation or company to transact business in this State shall thereupon and thereby cease and determine, and the Insurance Commissioner shall immediately revoke the certificate of such corporation or company authorizing it to do business in this State, and publish such revocation, daily, for the period of two weeks, in two daily newspapers, one published in the city of San Francisco and the other in the city of Sacramento.—Law of 1880.

COLORADO.

All life insurance companies, authorized to transact business in this State, shall provide in their policies that, after three or more annual premiums have been paid upon a policy of life insurance, and default is made in payment of any subsequent premiums when due, then, notwithstanding such default, the company shall convert the same into a paid-up policy for as many dollars as the value of such policy will purchase, to be determined by the table of surrender values in use by such company at the time of the issue of policy, which shall not be less than the full net value of the policy per Actuaries' Experience Table of Mortality, four per cent interest; provided that the application be made in writing for such paid-up policy by the assured within six months after default in the payment of premiums shall first have been made.—Sec. 9, chap. 2, law of 1883.

KENTUCKY NONFORFEITURE INSURANCE LAWS.

SECTION 122. All policies hitherto issued by any domestic life insurance company shall be subject to the provisions of law applicable and in force at the date of such issue. No policy of life or endowment assurance hereafter issued by any such company, shall become forfeit or void for nonpayment of premium after, in ordinary insurance two, and in industrial insurance five, full annual premiums in cash, have been paid thereon; but in case of default in the payment of any subsequent premium, then, without any further stipulation or act except as herein provided, such policy shall be binding upon the company for the amount of paid-up insurance which the then net value of the policy and all dividend additions thereon, computed by the rule of section 116, less any indebtedness to the company on account of said policy, and less the surrender charge provided herein, will purchase as a net single premium for life or endowment insurance maturing or terminating at the time and in the manner provided in the original policy contract; and such default shall not change or affect the conditions or terms of the policy, except as regards the payment of premiums and the amount payable thereon: *Provided*, That policies of industrial life companies shall be surrendered to the company, and application for said paid-up policy be made in writing within eight weeks after said default, on blanks obtainable from the company for that purpose. Said surrender charge shall be eight per cent of the insurance value of the policy at the date of default, which insurance value is the present value of all the normal future yearly costs of insurance which by its terms said policy is exposed to pay in case of its continuance, computed upon the rate of mortality and interest assumed in section 116. Every such policy subject to the conditions as to policies of industrial life companies as hereinbefore prescribed, after the payment of, in ordinary insurance two, and in industrial insurance five, full annual premiums thereon, in cash shall have a surrender value, which shall be not less than two-thirds of its net value, computed by the rule of section 116, less any indebtedness to the company on account of the said policy; and its holder may, upon any subsequent anniversary of its issue, surrender the same and claim and recover from the company such surrender value in cash. Upon the surrender, on any anniversary of its issue, of a policy which has become paid-up, by force of the statute upon default in payment of premiums, after two full annual premiums have been paid, the holder shall be entitled to not less than two-thirds of its then net value, computed by the rule of section 116. On policies of industrial insurance on which the weekly premiums are not more than fifty cents each, the surrender value, in all cases, shall be payable in cash. Upon the surrender, on any anniversary of its issue, of a policy which has become paid up, after the payment of five full annual premiums by force of the statute upon default in payment of premium, the holder shall be entitled to not less than two-thirds of its net value, payable in cash. Any condition or stipulation in the policy, or elsewhere, contrary to the provisions of this section, and any waiver of such provisions by the assured, shall be void.

Approved July 1, 1893.

SEC. 116. When the actual funds of any life insurance company doing business in this commonwealth are not of a net cash value equal to its liabilities, counting as such the net value of its policies, which shall be until the 31st day of December, 1895, valued according to the "American Experience" table of mortality, with interest at four and a half per centum per annum, and on and after that day shall be valued according to the "Combined Experience" or "Actuaries" table rate of mortality with interest at four per centum per annum, it shall be the duty of the Insurance Commissioner to give notice to such company and its agents to discontinue issuing new policies within this commonwealth until such time as its funds have become equal to its liabilities, valuing its policies as aforesaid. Any officer or agent who, after such notice has been given, issues a new policy from and on behalf of such company, before its funds have become equal to its liabilities as aforesaid, shall forfeit for each offense not exceeding one thousand dollars.

**UNION MUTUAL LIFE IS THE ONLY COMPANY OPERATING UNDER
THE MAINE NONFORFEITURE LAW.**

"SECTION 91. Every life insurance policy issued after March thirty-one, eighteen hundred and seventy-seven, by any company chartered by this State which may be forfeited for nonpayment of premiums, including all notes given for premiums or loans, or interest thereon, after it has been in force three full years, and which does not provide for a surrender value at least equivalent to the value arising under the terms of this and the following section, is nevertheless continued in force to an extent, and for a period to be determined as follows, to wit: The net value of the policy, when the premium becomes due and is not paid, shall be ascertained according to the combined experience or actuaries' rate of mortality, with interest at the rate of four per cent a year; from such net value there shall be deducted the present value of the differences between the future premiums named in the policy, and the future net premiums on said policy, ascertained according to the rates of mortality and interest aforesaid, in no event, however, to exceed one-fourth of said net value, and in ascertaining said net value, when the premium is payable semiannually or quarterly, there shall be deducted from the net value of the policy, assuming net annual premiums, the net premiums for the unpaid semiannually or quarterly installments for that year, which shall not be considered an indebtedness, but as foreborne premiums; what remains, after deducting any indebtedness to the company on account of the policy, or notes held by the company against the insured, which notes shall be cancelled, shall be considered as a net single premium of temporary insurance, and the term for which it will insure shall be determined according to the age of the party at the time of the lapse of the policy, and the assumptions of mortality and interest aforesaid; but if the policy is an endowment, payable at a time certain, or at death, if it should previously occur, then, if what remains as aforesaid, exceeds the single net premium of temporary insurance for the balance of the endowment term for the full amount of the policy, such excess shall be considered a net single premium for simple endowment, payable only at the same time as the original endowment and in case the insured survives to that time; and the amount thus payable by the company shall be determined according to the age of the party at the time of the lapse of the policy, and the assumptions of mortality and interest aforesaid."

"SECTION 92. If the death of the insured occurs within the term of temporary insurance covered by the value of the policy, as determined in the preceding section, and if no condition of the insurance other than the payment of premiums has been violated by the insured, the company shall pay the amount of the policy, as if there had been no lapse of the premium, anything in the policy to the contrary notwithstanding; provided, however, that notice of the claim and proof of the death shall be submitted to the company in the manner provided by the terms of the policy, within one year after the death; and provided, also, that the company may deduct from the amount insured in the policy the amount compounded at seven per cent a year of the ordinary life premiums at age of issue, that had been foreborne at the time of the death, including the whole year's premium in which the death occurs, not exceeding five in number. But any such company may issue to a resident of any other State or country, a policy conforming to the laws of such State or country and ~~not~~ subject to this and the preceding section."

Approved, March 7, 1897,

LIFE INSURANCE AND NONFORFEITURE RESERVE LAW IN MASSACHUSETTS, ACT OF 1900, CHAPTER 363.

SECTION 1. Section II of Chapter 522 of the acts of the year 1894 is hereby amended by striking out the whole thereof and inserting in place thereof the following:

"SEC. II. He shall each year compute the reserve liability on the 31st day of December of the preceding year, of every company authorized to make insurance on lives in this commonwealth in accordance with the rules following, namely:

"First. The net value on the last day of December of the preceding year of all outstanding policies of life insurance in the company issued before January 1, 1901, shall be computed upon the basis of the Combined Experience or Actuaries' Table of Mortality, with interest at 4 per cent per annum.

"Second. The net value on the last day of December of the preceding year of all outstanding policies of life insurance issued after December 31, 1900, shall be computed upon the basis of the American Experience Table of Mortality, with interest at $3\frac{1}{2}$ per cent per annum; provided, however, that any such life insurance company may at any time elect to reserve upon a 3 per cent basis, and thereupon its policies issued upon such reserve shall be computed upon the basis of the American Experience Table of Mortality, with interest at 3 per cent per annum.

"Third. When the actual premium charged for an insurance is less than the net premium for such insurance computed according to its respective tables of mortality and rate of interest aforesaid, in every such case the company shall also be charged with the value of an annuity, the amount of which shall equal the difference between the premium charged and that required by the rules above stated and the term of which in years shall equal the number of future annual payments due on the insurance at the date of the valuation.

"Fourth. The aggregate net value so ascertained of all the policies of any such company shall be deemed its reserve liability, to provide for which it shall hold funds in secure investments of an amount equal to such net value above all its other liabilities."

* * * * *

SEC. 2. Section 75 of Chapter 522 of the acts of the year 1899 is hereby amended by striking out the whole thereof and inserting in place thereof the following:

"SEC. 75. The directors of any domestic life insurance company out of the funds remaining after providing for the reserve required under Section 11, and for all other liabilities, may, from time to time, make to policy-holders, not in arrears, distributions of surplus not inconsistent with the terms of their policies.

"Such distributions to policy-holders shall be made upon the contribution to surplus plan."

SEC. 3. Section 76 of Chapter 522 of the acts of the year 1894 is hereby amended by striking out the whole thereof and inserting in place thereof the following:

SEC. 76. All policies issued prior to January 1, 1901, by any domestic life insurance company shall be subject to the provisions of law limiting forfeiture applicable and in force at the date of their issue. No policy of life or endowment insurance issued after December 31, 1900, by any such company, shall become forfeit or void for nonpayment of premium after three full annual premiums have been paid thereon; but in case of default in the payment of any subsequent premiums, then, without any further stipulation or act, such policy shall be binding upon the company for the amount of paid-up insurance which the then net value of the policy and all dividend additions thereon, computed by the rule of Section 11, less any indebtedness to the company on account of said policy, and less the surrender charge provided herein, will purchase as a net single premium for life or endowment insurance maturing or terminating at the time and in the manner provided in the original policy contract; and such default shall not change or affect the conditions or terms of the policy, except as regards the payment of premiums and the amount payable thereon. Said surrender charge shall be (unless fixed at a smaller rate by the policy) 5 per cent of the present value of the future net premiums at the date of default, which by its terms said policy is exposed to pay in case of its continuance, computed upon the rate of mortality and interest assumed in Section 11. But any company may contract with its policy-holders to furnish, in lieu of the paid-up insurance provided for in this section, any other form of life insurance lawful in this commonwealth of not less value. Every such paid-up policy shall have a cash surrender value which shall be its net value, less any indebtedness to the company on account of said policy, and every such paid-up policy, which, by its own terms, has become paid up, shall have a cash surrender value which shall be its net value, less 5 per cent of one net premium, and the holder of every paid-up policy may, upon any anniversary of its issue, surrender the same and claim and recover from the company such surrender value in cash. But no surrender of a policy shall be made without the written assent of the person to whom the policy is made payable. On policies of prudential or industrial insurance on which the weekly premiums are not more than 50 cents each, the surrender value shall in all cases be payable in cash, which shall be a legal claim for not more than two years from the date of lapse. Any condition or stipulation in the policy or elsewhere contrary to the provisions of this section, and any waiver of such provisions by the insured shall be void."

SEC. 4. All acts and parts of acts inconsistent herewith, excepting Chapter 229 of the acts of the year 1899, are hereby repealed.

SEC. 5. This act shall take effect upon its passage.

EXTRACT FROM MICHIGAN INSURANCE LAWS.

§ 4282, Sec. 17. No policy of insurance on life issued after this act shall take effect, by any company organized under the laws of this State, shall be forfeited or become void by the non-payment of any premium thereon, after the third, any further than as follows: The net value of the policy, when the premium becomes due and is not paid, shall be ascertained according to the American Experience Table rate of mortality with interest at four (4) per centum per annum. A surrender charge shall be first deducted from such net value on the following basis, to wit: From policies that have paid three full years' premiums forty (40) per cent, from policies that have paid four full years' premiums thirty-six (36) per cent, from policies that have paid five full years' premiums: thirty-two (32) per cent, and so on in like manner, decreasing the discount four (4) per centum for each full year's premium paid, until the discount is exhausted, when no surrender charge shall be made. After deducting the surrender charge from the net value, the remainder shall be considered a net single premium of whole life non-participating insurance and the amount it will insure shall be determined according to the age of the party at the time when the unpaid premium became due, and the assumptions aforesaid in regard to rate of interest and table of mortality. In case of any indebtedness on any policy, such indebtedness shall be first deducted from the net value remaining after deducting the discount, and the remainder, if any, shall be used as the net single premium as aforesaid.

MISSOURI NONFORFEITURE LAW.

SEC. 5855. WHEN SUICIDE NO DEFENSE. In all suits upon policies of insurance on life hereafter issued by any company doing business in this state, it shall be no defense that the insured committed suicide, unless it shall be shown to the satisfaction of the court or jury trying the cause, that the insured contemplated suicide at the time he made his application for the policy, and any stipulation in the policy to the contrary shall be void. (R. S. 1879, § 5982—j.)

(j) Death in consequence of violation of law, cannot recover. 5 M. A. 236. But if killed in self-defense, can. 39 Mo. 122; 19 Mo. 506; 18 Mo. 109.

SEC. 5856. POLICIES NON-FORFEITABLE, WHEN. No policies of insurance on life hereafter issued by any life insurance company authorized to do business in this State, on and after the first day of August, A. D. 1879, shall, after payment upon it of two full annual premiums, be forfeited or become void by reason of the non-payment of premium thereon, but it shall be subject to the following rules of commutation, to-wit: The net value of the policy, when the premium becomes due and is not paid, shall be computed upon the American experience table of mortality, with four and one-half per cent interest per annum, and after deducting from three-fourths of such net value any notes or other indebtedness to the company, given on account of past premium payments on said policy issued to the insured, which indebtedness shall then be cancelled, the balance shall be taken as a net single premium for temporary insurance for the full amount written in the policy, and the term for which such temporary insurance shall be in force shall be determined by the age of the person whose life is insured at the time of default of premium and the assumption of mortality and interest aforesaid; but if the policy shall be an endowment, payable at a certain time, or at death if it should occur previously, then if what remains as aforesaid shall exceed the net single premium of temporary insurance for the remainder of the endowment term for the full amount of the policy, such excess shall be considered as a net single premium for a pure endowment of so much as such premium will purchase, determined by the age of the insured at date of defaulting the payment of premium on the original policy, and the table of mortality and interest as aforesaid, which amount shall be paid at end of the original term of endowment, if the insured shall then be alive. (R. S. 1879, § 5983.)

SEC. 5857. A PAID-UP POLICY MAY BE DEMANDED, WHEN.—At any time after the payment of two or more full annual premiums, and not later than sixty days from the beginning of the extended insurance provided in the preceding section, the legal holder of the policy may demand of the company, and the company shall issue, its paid-up policy, which in case of an ordinary life policy, shall be for such an amount as the net value of the original policy at the age and date of lapse, computed according to the actuaries' or combined experienced table of mortality, with interest at the rate of four per cent per annum, without deduction of indebtedness on account of said policy, will purchase, applied as a single premium upon the table rates of the company; and in case of a limited payment life policy, or of a continued payment endowment policy, payable at a certain time, or at death, it shall be for an amount bearing such proportion to the amount of the original policy as the number of complete annual premiums actually paid shall bear to the number of such annual premiums stipulated to be paid: *Provided*, that from such amount the company shall have the right to deduct the net reversionary value of all indebtedness to the company on account of such policy; *and provided further*, that the policy-holder shall, at the time of making demand for such paid-up policy, surrender the original policy, legally discharged, at the parent office of the company (R. S. 1879, § 5984. Amended—k.)

(k) Demand for paid-up policy to be made within time specified. 5 M. A.

73.

SEC. 5858. RULE OF PAYMENT ON COMMUTED POLICY.—If the death of the insured occur within the term of temporary insurance covered by the value of the policy as determined in section 5856, and if no condition of the insurance other than the payment of premiums shall have been violated by the insured, the company shall be bound to pay the amount of the policy, the same as if there had been no default in the payment of premium, anything in the policy to the contrary notwithstanding: *Provided, however*, that notice of the claim and proof of the death shall be submitted to the company in the same manner as provided by the terms of the policy within ninety days after the decease of the insured; *and provided also* that the company shall have the right to deduct from the

THE NONFORFEITURE LAW OF MISSOURI AMENDED.

The people of Missouri are to be congratulated that the question which has been a vexatious one for several years has been settled by an amendment to the Missouri nonforfeiture law. The new act will be found with others passed at the late session. Its effect will be to confirm to the companies the right of making the usual provision for nonforfeiture after three years, upon their own volition, or under the statutes of the States of their organization. The amendment is equitable, and therefore just. Meantime the law retains the "two years" provision as applicable to our home companies. If they do not use the advertising advantage there is in the shorter period as more favorable to their policy holders than the nonforfeiture feature in all other contracts, except those of the Massachusetts and New Jersey companies, they will not know a good thing when they use it. — Missouri report of Superintendent of Insurance, 1895.

NEW JERSEY NONFORFEITURE LAWS.

1. Whenever any policy of life insurance hereafter issued by any domestic life insurance corporation of this State, after being in force three full years, shall, by its terms, lapse or become forfeited for the nonpayment of any premium or any note given for a premium or loan made in cash on such policy as security, or of any interest on such note or loan, the net reserve on such policy, including existing dividend additions, computed according to the American Experience Table of Mortality at the rate of four and one-half per centum per annum, shall, on demand made in writing, with the surrender of the policy within three months after such lapse or forfeiture, be taken as a single premium of life insurance at the published rates of the corporation at the time the policy was issued, and shall be applied, as shall have been agreed in the application or policy, either to continue the insurance of the policy in force at its full amount, including dividend additions, so long as such single premium will purchase temporary insurance for that amount at the age of the insured at the time of the lapse or forfeiture, or to purchase upon the same life, at the same age, paid-up insurance, payable at the same time and under the same conditions, except as to payments of premiums, as the original policy; if no such agreement be expressed in the application or policy, such single premium may be applied in either of the modes above specified, at the option of the owner of the policy, notice of such option to be contained in the demand heretofore required to be made to prevent the forfeiture of the policy.

2. If there be any indebtedness on the policy which has been acknowledged by the assured in writing, such indebtedness shall be paid off in cash before the provisions of this act shall be applicable to the policy.

3. The net value of the insurance given for such single premium under this act, computed according to the American Experience Table of Mortality, with interest at the rate of four and one-half per centum per annum, shall in no case be less than two-thirds of the entire reserve, computed according to the rule prescribed in this act, but such insurance shall not participate in the profits of the corporation.

4. If the reserve upon any endowment policy applied according to the provisions of this act as a single premium of temporary insurance be more than sufficient to continue the insurance to the end of the endowment term named in the policy, and if the insured survive that term, the excess shall be paid in cash at the end of such term, on the conditions on which the original policy was issued.

5. Any policy issued by any insurance company of this State shall be incontestable after two years from its date of issue, provided all due premiums have been paid, except that such policy may be adjusted for misstatement of age in the application for original policy.

6. On policies of prudential or industrial insurance, the paid-up value of which, in accordance herewith, shall be less than fifty dollars, it shall be optional with the company issuing such policy to pay to the legal holder or holders thereof the cash equivalent, and upon such payment the company shall be absolutely released from all further claims or demands whatsoever under or by reason of said policy, which shall thereupon be canceled.

7. The provisions of this act shall not apply to policies issued on the lives of persons under twelve years of age until three years after such persons shall attain that age.

8. All acts or parts of acts inconsistent with this act be, and the same are hereby repealed.—Act of 1895.

INSURANCE LAWS OF NEW YORK, 1892, CHAPTER 690.

§ 88. SURRENDER VALUE OF LAPSED OR FORFEITED POLICIES.—When-
ever any policy of life insurance issued after January first, eighteen hundred
and eighty, by any domestic life insurance corporation after being in force
three full years, shall, by its terms, lapse or become forfeited for the non-
payment of any premium or any note given for a premium or loan made in
cash on such policy as security, or of any interest on such note or loan, the
reserve on such policy computed according to the American Experience
Table of Mortality at the rate of four and one-half per cent per annum shall,
on demand made, with surrender of the policy within six months after such
lapse or forfeiture, be taken as a single premium of life insurance at the
published rates of the corporation at the time the policy was issued, and
shall be applied, or shall have been agreed in the application or policy,
either to continue the insurance of the policy in force at its full amount so
long as such single premium will purchase temporary insurance for that
amount at the age of the Insured at the time of the lapse or forfeiture, or to
purchase upon the same life at the same age paid-up insurance payable at
the same time and under the same conditions, except as to payments of
premiums, as the original policy. If no such agreement be expressed in
the application or policy, such single premium may be applied in either of
the modes above specified, at the option of the owner of the policy, notice
of such option to be contained in the demand hereinbefore required to be
made to prevent the forfeiture of the policy.

The reserve hereinbefore specified shall include dividend additions cal-
culated at the date of the failure to make any of the payments above de-
scribed, according to the American Experience Table of Mortality, with
interest at the rate of four and one-half per cent per annum, after deduct-
ing any indebtedness of the Insured on account of any annual or semi-
annual or quarterly premium then due, and any loan made in cash on such
policy, evidence of which is acknowledged by the Insured in writing.

The net value of the insurance given for such single premium under
this section, computed by the standard of this State, shall in no case be less
than two-thirds of the entire reserve, computed according to the rule pre-
scribed in this section after deducting the indebtedness as specified; but such
insurance shall not participate in the profits of the corporation.

If the reserve upon any endowment policy applied according to the pro-
visions of this section as a single premium of temporary insurance be more
than sufficient to continue the Insurance to the end of the endowment term
named in the policy, and if the Insured survive that term, the excess shall
be paid in cash at the end of such term, on the conditions on which the
original policy was issued.

This section shall not apply to any case where the provisions of the
section are specifically waived in the application and notice of such waiver
is written or printed in red ink on the margin of the face of the policy when
issued. Approved by the Governor, May 18, 1892.

Largest Amount of Insurance it will write on a Single Life, \$50,000
 Premiums for each \$1,000 Insurance (Participating).

Age at Issue of Policy.	LIFE. (Payable as an Endowment at 85.)					ENDOWMENT. Continuous Annual Premiums.					10-Year Renewable Term.	
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.		35 Years.
20	\$19 50	\$44 14	\$33 84	\$28 07	\$16 67	\$102 04	\$65 75	\$48 04	\$37 78	\$31 28	\$26 95	\$12 20
21	19 89	44 86	33 87	28 52	16 88	102 08	65 79	48 10	37 86	31 38	27 07	12 50
22	20 29	45 60	34 42	28 98	16 26	102 11	65 84	48 16	37 94	31 48	27 20	12 82
23	20 72	46 37	35 00	29 46	16 81	102 16	65 90	48 23	38 08	31 60	27 35	13 16
24	21 17	47 17	35 59	29 96	16 53	102 20	65 96	48 31	38 18	31 72	27 51	13 52
25	21 64	48 00	36 21	30 48	17 42	102 25	66 02	48 39	38 24	31 86	27 69	13 90
26	22 13	48 87	36 85	31 02	18 49	102 31	66 10	48 49	38 36	32 02	27 89	14 30
27	22 65	49 76	37 52	31 58	18 75	102 37	66 18	48 59	38 49	32 19	28 10	14 72
28	23 20	50 68	38 21	32 16	19 20	102 43	66 26	48 70	38 64	32 37	28 34	15 16
29	23 77	51 64	38 98	32 77	19 85	102 51	66 36	48 83	38 80	32 58	28 60	15 62
30	24 38	52 62	39 67	33 40	20 70	102 59	66 47	48 97	38 97	32 80	28 88	16 10
31	25 02	53 65	40 44	34 05	21 75	102 67	66 58	49 12	39 17	33 05	29 20	16 61
32	25 69	54 71	41 24	34 74	22 01	102 77	66 71	49 28	39 38	33 32	29 54	17 15
33	26 39	55 80	42 07	35 45	22 47	102 88	66 85	49 46	39 61	33 62	29 92	17 72
34	27 14	56 94	42 94	36 19	23 14	103 00	67 01	49 67	39 87	33 94	30 33	18 33
35	27 92	58 11	43 88	36 96	24 01	103 13	67 18	49 89	40 15	34 30	30 79	18 98
36	28 75	59 32	44 76	37 76	25 10	103 27	67 36	50 13	40 46	34 70	31 28	19 65
37	29 63	60 58	45 72	38 60	26 40	103 43	67 57	50 39	40 80	35 14	31 83	20 36
38	30 55	61 88	46 72	39 48	27 91	103 60	67 80	50 69	41 18	35 62	32 49	21 13
39	31 53	63 22	47 76	40 39	29 55	103 79	68 05	51 01	41 59	36 14	33 09	21 95
40	32 56	64 61	48 84	41 34	31 59	104 00	68 32	51 37	42 05	36 72	33 81	22 81
41	33 65	66 04	49 96	42 34	33 75	104 23	68 63	51 76	42 55	37 36	.....	23 73
42	34 81	67 53	51 13	43 38	35 12	104 48	68 96	52 19	43 11	38 06	.....	24 72
43	36 03	69 06	52 34	44 47	36 69	104 76	69 33	52 66	43 72	38 84	.....	25 78
44	37 32	70 65	53 61	45 62	38 46	105 06	69 78	53 19	44 40	39 68	.....	26 91
45	38 70	72 29	54 98	46 82	40 44	105 40	70 18	53 77	45 14	40 61	.....	28 11
46	40 15	73 99	56 30	48 09	42 62	105 77	70 67	54 41	45 96	.....	.....	29 38
47	41 70	75 75	57 78	49 48	45 01	106 18	71 21	55 12	46 87	.....	.....	30 72
48	43 34	77 57	59 23	50 84	47 60	106 63	71 80	55 90	47 87	.....	.....	32 15
49	45 09	79 46	60 80	52 33	50 40	107 13	72 46	56 76	48 97	.....	.....	33 67
50	46 95	81 41	62 45	53 91	53 40	107 67	73 20	57 72	50 19	.....	.....	35 28
51	48 99	83 44	64 18	55 59	56 60	108 27	74 01	58 78	.....	.....	.....	36 98
52	51 04	85 55	66 00	57 88	60 01	108 94	74 91	59 96	.....	.....	.....	38 78
53	53 30	87 75	67 92	59 28	62 62	109 68	75 91	61 26	.....	.....	.....	40 69
54	55 70	90 04	69 96	61 32	65 44	110 50	77 02	62 71	.....	.....	.....	42 73
55	58 28	92 43	72 11	63 50	68 45	111 42	78 26	64 31	.....	.....	.....	44 90
56	61 04	94 93	74 40	65 85	71 65	112 44	79 64	.....	.....	.....	.....	.....
57	64 00	97 56	76 85	68 37	75 01	113 58	81 18	.....	.....	.....	.....	.....
58	67 17	100 33	79 46	71 08	78 54	114 86	82 89	.....	.....	.....	.....	.....
59	70 58	103 24	82 26	74 01	82 21	116 28	84 80	.....	.....	.....	.....	.....
60	74 25	106 32	85 25	77 17	85 99	117 87	86 91	.....	.....	.....	.....	.....

For semi-annual rates add 4 per cent and divide by 2.

For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, \$50,000.
Premiums for each \$1,000 Insurance.

ENDOWMENT INSURANCE TABLE.

Largest Amount of Insurance it will write on one Life, \$10,000.
PREMIUMS FOR EACH \$1,000 INSURANCE (Participating).

Age at Issue.	LIFE.					ENDOWMENTS.			Life with Return Premiums.				10-Year Renewable Term.
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	Continuous Annual Premiums.			Life, 50 per cent Return.	Life, 100 per cent Return.	10-Year Bond, 100 per cent Return, 25-Year Settlement.	20-Year Bond, 100 per cent Return.	
15 to 20 }	.....	\$38 50	\$29 15	\$24 70	.....	10 Years.	15 Years.	20 Years.	.....	.....	43 10	27 10	.....
21	.....	39 25	29 70	25 20	.....	.....	.....	.....	.....	.....	44 05	27 70	.....
22	.....	40 00	30 30	25 70	.....	.....	.....	.....	.....	.....	45 00	28 30	.....
23	.....	40 80	30 90	26 20	.....	.....	.....	.....	.....	.....	46 00	28 90	.....
24	.....	41 60	31 50	26 75	.....	.....	.....	.....	.....	.....	47 00	29 50	.....
25	\$19 85	42 40	32 15	27 30	\$14 64	105 20	68 40	49 85	20 70	21 50	48 00	30 25	12 52
26	20 45	43 30	32 80	27 85	\$21 05	105 30	68 50	50 00	21 80	22 20	49 15	30 95	12 68
27	21 00	44 20	33 50	28 45	\$27 67	105 35	68 60	50 10	21 90	22 35	50 35	31 75	12 89
28	21 60	45 10	34 20	29 10	\$34 56	105 45	68 75	50 20	22 00	23 05	51 55	32 50	13 14
29	22 25	46 10	34 95	29 75	\$41 70	105 55	68 85	50 40	23 30	24 30	52 85	33 35	13 37
30	22 90	47 10	35 75	30 40	\$49 08	105 70	69 00	50 60	24 00	25 10	54 25	34 20	13 65
31	23 60	48 10	36 55	31 10	\$56 73	105 80	69 15	50 80	24 30	25 35	55 65	35 15	13 94
32	24 35	49 15	37 35	31 85	\$64 65	105 90	69 30	51 00	25 00	26 30	57 10	36 15	14 28
33	25 15	50 25	38 20	32 60	\$72 85	106 05	69 45	51 20	25 50	27 35	58 70	37 15	14 74
34	25 95	51 40	39 10	33 40	\$81 32	106 15	69 65	51 45	26 20	28 30	60 40	38 30	15 05
35	26 85	52 60	40 05	34 25	\$90 07	106 30	69 85	51 75	26 45	30 05	62 25	39 45	15 52
36	27 75	53 80	41 00	35 05	\$99 09	106 45	70 05	52 00	26 50	31 20	64 10	40 70	15 97
37	28 70	55 05	42 00	35 95	\$108 42	106 60	70 30	52 35	30 60	32 45	66 10	42 05	16 51
38	29 75	56 40	43 05	36 90	\$118 04	106 80	70 55	52 75	31 80	33 85	68 30	43 50	17 09
39	30 80	57 70	44 15	37 95	\$127 95	107 00	70 85	53 15	33 05	35 25	70 60	45 05	17 75
40	31 95	59 15	45 30	38 95	\$138 15	107 20	71 20	53 65	34 40	36 85	73 00	46 70	18 45
41	33 20	60 65	46 50	40 10	\$148 65	107 45	71 60	54 15	35 90	38 60	75 65	48 50	19 25
42	34 50	62 20	47 80	41 25	\$159 44	107 80	72 00	54 75	37 50	40 45	78 40	50 45	20 08
43	35 90	63 85	49 10	42 50	\$170 58	108 15	72 50	55 35	39 15	42 40	81 55	52 55	21 01
44	37 35	65 55	50 35	43 80	\$181 92	108 55	73 10	56 10	40 95	44 55	84 85	54 85	22 05
45	38 95	67 35	51 80	45 20	\$193 59	109 00	73 70	56 90	42 95	46 95	88 40	57 25	23 17
46	40 60	69 15	53 55	46 65	\$205 55	109 50	74 40	57 80	45 05	49 50	.....	59 95	24 42
47	42 40	71 05	55 15	48 20	\$217 81	110 10	75 15	58 75	47 30	52 25	.....	62 75	25 80
48	44 25	73 05	56 85	49 80	\$230 34	110 70	75 95	59 80	49 70	55 20	.....	65 80	27 28
49	46 20	75 05	58 60	51 50	\$243 38	111 35	76 85	60 95	52 25	58 35	.....	69 15	28 91
50	48 30	77 20	60 40	53 35	\$256 20	112 10	77 80	62 20	55 05	61 80	.....	72 65	30 71
51	50 50	79 35	62 35	55 25	\$269 51	112 90	78 90	63 60	.....	.....	.....	.....	32 68
52	52 85	81 65	64 35	57 25	\$283 05	113 70	80 05	65 10	.....	.....	.....	.....	34 84
53	55 85	83 95	66 45	59 35	\$296 84	114 65	81 30	66 70	.....	.....	.....	.....	37 18
54	58 00	86 40	68 45	61 60	\$310 85	115 70	82 70	68 50	.....	.....	.....	.....	39 80
55	60 80	88 95	71 00	64 00	\$325 07	116 80	84 25	70 45	.....	.....	.....	.....	42 62
56	63 76	.....	.....	.....	.....	118 05	85 90	.....	.....	.....	.....	.....	.....
57	66 91	.....	.....	.....	.....	119 40	87 75	.....	.....	.....	.....	.....	.....
58	70 29	.....	.....	.....	.....	120 95	89 80	.....	.....	.....	.....	.....	.....
59	73 87	.....	.....	.....	.....	122 50	92 00	.....	.....	.....	.....	.....	.....
60	77 70	.....	.....	.....	.....	124 35	94 45	.....	.....	.....	.....	.....	.....

Note.—Ordinary Life Continuous Instalment Premium rates are the same as used by the Equitable and Mutual Life of New York.

Ages 15 to 25 the rate is the same as at age 25 when no rate is given under age 25.

For semi-annual premiums add 4 per cent.

For quarterly premiums add 6 per cent.

Largest Amount of Insurance it will write on one Life, \$10,000.
PREMIUMS FOR EACH \$1,000 INSURANCE. (Participating.)

LIFE.							Endowments Maturing in Years Specified or at Previous Death.			10-Year Accumulating Term.			
Age.	Ordinary Life.	Renewal Rates on Reducing Premium Life.	10 Premiums.	15 Premiums.	20 Premiums.	Single Premium Rates:	10 Years.	15 Years.	20 Years.				
	Reduc- ing Pre- mium Life 1st Year.												
	1 Year Term.												
21	\$18 60	\$15 04	\$44 00	\$32 64	\$27 15	\$359 52	\$89 70	\$57 91	\$42 53	\$12 40			
22	19 10	15 38	44 97	33 33	27 72	366 80	89 99	58 15	42 77	12 53			
23	19 50	15 74	45 56	33 82	28 15	371 98	90 06	58 28	42 91	12 67			
24	20 00	16 11	46 72	34 47	28 70	378 82	90 26	58 49	43 13	12 81			
25	20 50	16 51	47 26	35 11	29 24	385 46	90 46	58 69	43 34	12 97			
26	21 00	16 92	48 07	35 72	29 76	391 86	90 64	58 87	43 53	13 14			
27	21 50	17 35	48 86	36 32	30 27	398 01	90 81	59 04	43 71	13 31			
28	22 10	17 51	49 84	37 06	30 80	405 76	91 06	59 30	43 98	13 49			
29	22 70	18 28	50 79	37 78	31 52	413 19	91 29	59 53	44 24	13 68			
30	23 30	18 79	51 70	38 48	32 12	420 33	91 50	59 75	44 48	13 88			
31	24 00	19 32	52 80	39 34	32 84	428 93	91 79	60 05	44 80	14 09			
32	24 70	19 87	53 85	40 12	33 53	437 14	92 06	60 33	45 11	14 30			
33	25 50	20 46	55 08	41 06	34 34	446 76	92 41	60 59	45 51	14 53			
34	26 30	21 08	56 25	41 96	35 13	455 91	92 73	61 03	45 89	14 78			
35	27 10	21 74	57 38	42 83	35 90	464 60	93 02	61 35	46 25	15 06			
36	28 00	22 43	58 66	43 82	36 77	474 54	93 39	61 75	46 71	15 37			
37	29 00	23 16	60 09	44 93	37 75	485 58	93 88	62 23	47 25	15 72			
38	30 00	23 93	61 45	46 00	38 70	496 02	94 24	62 69	47 77	16 11			
39	31 10	24 75	62 95	47 18	39 75	507 46	94 73	63 23	48 38	16 59			
40	32 20	25 62	64 40	48 31	40 77	518 19	95 19	63 75	48 98	17 12			
41	33 40	26 54	65 92	49 55	41 89	529 76	95 73	64 35	49 66	17 72			
42	34 70	27 52	67 59	50 88	43 10	542 05	96 35	65 03	50 44	18 40			
43	36 10	28 56	69 36	52 31	44 40	555 00	97 04	65 80	51 30	19 16			
44	37 50	29 67	71 04	53 68	45 66	568 96	97 70	66 54	52 15	20 01			
45	39 10	30 84	73 00	55 28	47 14	580 91	98 53	67 46	53 19	20 94			
46	40 70	32 09	74 87	56 82	48 57	593 81	99 33	68 36	54 21	21 95			
47	42 50	33 43	76 99	58 57	50 21	608 47	100 30	69 44	55 43	23 05			
48	44 40	34 85	79 17	60 39	51 98	623 33	101 33	70 59	56 73	24 23			
49	46 40	36 36	81 41	62 28	53 78	638 32	102 42	71 81	58 13	25 52			
50	48 50	37 97	83 70	64 24	55 61	653 32	103 57	73 12	59 62	26 92			
51	50 80	39 68	86 20	66 38	57 67	669 49	104 88	74 60	61 30	28 44			
52	53 30	41 51	88 89	68 70	59 93	686 72	106 36	76 25	63 18	30 10			
53	55 90	43 46	91 59	71 07	62 26	703 50	107 88	77 99	65 15	31 92			
54	58 70	45 54	94 46	73 61	64 77	721 01	109 56	79 90	67 34	33 89			
55	61 60	47 76	97 33	76 19	67 37	737 84	111 30	81 90	69 62	35 03			
56	64 80	50 13	100 50	79 06	70 25	756 22	113 29	84 18	72 20	36 38			
57	68 20	52 66	103 79	82 09	73 32	774 68	115 45	86 64	75 00	40 94			
58	71 80	55 37	107 21	85 28	76 58	793 10	117 75	89 29	78 00	43 73			
59	75 70	58 27	110 88	88 73	80 13	812 34	120 32	92 23	81 32	46 78			
60	79 90	61 36	114 78	92 45	83 97	832 15	123 13	95 46	84 95	50 09			
61	84 30	64 68	118 77	No original policy will be issued at a greater age than Sixty years, on the 10-year Accumulating Term plan, Ac- cumulating Life plan, Paid-up 15 or 20 years, or Endowment plan maturing in 15 or 20 years.							126 11	53 69
62	89 10	68 23	123 11								129 44	57 61
63	94 20	72 04	127 68								133 02	61 86
64	99 60	76 11	132 39								136 86	66 38
65	105 50	80 48	137 57								141 16	71 27

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Premium Rates (participating) on and after Jan. 1, 1901, per \$1,000 insurance. Maximum amount insurance issued on one life, \$25,000.

Age at Issue.	LIFE.							ENDOWMENT. Continuous Annual Premiums.									
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	Single Payment Premiums.		10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	50 Years.	
20 18 95	43 85 32	95 27 64	24 56 325	97 108 33 68	10 49 45 38 65	31 79 27 19	24 04 21 89	20 49									
21 19 34	44 54 33	48 28 99	24 91 330	84 106 41 68	18 49 54 38 76	31 92 27 33	24 21 28 11	20 74									
22 19 76	45 28 34	03 28 54	25 37 335	89 106 49 68	27 49 65 38 87	32 05 27 50	24 41 22 35	21 03									
23 20 20	46 00 34	59 29 02	25 81 341	10 106 58 68	37 49 76 39 00	32 18 27 67	24 62 22 60	21 34									
24 20 66	46 78 35	17 29 53	26 27 346	52 106 67 68	47 49 87 39 12	32 34 27 85	24 85 22 88	21 68									
25 21 14	47 57 35	79 30 05	26 74 352	10 106 76 68	57 49 98 39 27	32 50 28 05	25 10 23 19	22 03									
26 21 65	48 41 36	42 30 59	27 23 357	91 106 86 68	69 50 11 39 41	32 69 28 27	25 37 23 52										
27 22 19	49 27 37	08 31 15	27 74 363	92 106 97 68	81 50 28 39 58	32 88 28 51	25 67 23 89										
28 22 74	50 16 37	77 31 74	28 27 370	13 107 09 68	94 50 40 39 76	33 10 28 78	25 99 24 28										
29 23 34	51 09 38	48 32 35	28 83 376	57 107 22 69	08 50 56 39 94	33 33 29 07	26 35 24 72										
30 23 96	52 06 39	22 32 98	29 42 383	22 107 35 69	23 50 74 40 16	33 58 29 38	26 74 25 18										
31 24 62	53 06 39	99 33 65	30 03 390	11 107 48 69	39 50 93 40 39	33 87 29 73	27 17										
32 25 31	54 11 40	79 34 34	30 67 397	24 107 64 69	56 51 14 40 63	34 18 30 12	27 64										
33 26 04	55 18 41	62 35 06	31 34 404	61 107 79 69	75 51 36 40 90	34 52 30 54	28 15										
34 26 61	56 30 42	49 36 82	32 04 412	23 107 97 69	96 51 61 41 21	34 89 31 01	28 71										
35 27 68	57 47 43	40 36 62	32 78 420	11 108 16 70	18 51 88 41 54	35 30 31 51	29 32										
36 28 49	58 67 44	33 37 45	33 56 428	25 108 37 70	42 52 17 41 91	35 75 32 07											
37 29 40	59 94 45	32 38 30	34 38 436	66 108 59 70	69 52 50 42 31	36 26 32 69											
38 30 37	61 26 46	35 39 21	35 24 445	34 108 83 70	98 52 86 42 75	36 81 33 90											
39 31 40	62 60 47	42 40 17	36 16 454	29 109 08 71	30 53 25 43 25	37 42 34 10											
40 32 48	64 01 48	54 41 18	37 12 463	53 109 37 71	64 53 69 43 79	38 09 34 91											
41 33 64	65 47 49	72 42 23	38 14 473	06 109 68 72	04 54 17 44 40	38 83											
42 34 85	67 00 50	94 43 35	39 22 482	88 110 03 72	47 54 71 45 06	39 65											
43 36 16	68 60 52	23 44 53	40 37 492	99 110 41 72	94 55 30 45 80	40 55											
44 37 55	70 25 53	58 45 77	41 60 503	41 110 84 73	48 55 97 46 62	41 55											
45 39 02	71 99 55	00 47 09	42 90 514	10 111 30 74	06 56 70 47 52	42 64											
46 40 59	73 79 56	50 48 47	44 29 525	10 111 83 74	72 57 51 48 52												
47 42 26	75 67 58	07 49 96	45 77 536	39 112 42 75	46 58 42 49 63												
48 44 04	77 65 59	73 51 53	47 36 547	95 113 06 76	27 59 42 50 85												
49 45 95	79 69 61	48 53 21	49 06 559	77 113 77 77	16 60 53 52 20												
50 47 99	81 64 63	32 54 96	50 68 571	84 114 58 78	16 61 75 53 68												
51 50 15	84 06 65	27 56 88	52 82 584	14 115 45 79	25 63 11												
52 52 44	86 41 67	32 58 90	54 91 596	64 116 41 80	45 64 59												
53 54 90	88 36 69	49 61 04	57 14 609	34 117 48 81	79 66 23												
54 57 53	91 41 71	79 63 35	59 55 622	23 118 66 83	26 68 03												
55 60 38	94 06 74	22 65 81	62 11 635	27 119 95 84	88 70 02												
56 63 31	96 89 76	82 68 46	64 8	44 121 38 86	67												
57 66 51	99 82 79	56 71 29	66 1	74 122 95 88	65												
58 69 91	102 90 82	51 74 32	67 5	13 124 68 90	82												
59 73 57	106 15 85	64 77 58	68 8	59 126 59 93	21												
60 77 47	109 58 88	99 81 10	70 2	11 128 69 95	86												
61 81 64			71 5	66													
62 86 11			72 9	21													
63 90 96			74 2	71													
64 96 03			75 6	16													
65 101 53			76 9	56													

For semi-annual rates, add 2 per cent and divide by 2. For quarterly rates, add 3 per cent and divide by 4; any fraction of a cent in the result is to be taken as one cent.

Largest Amount of Insurance it will write on a Single Life, \$30,000.
Premiums for each \$1,000 Insurance (Participating).

Age at Issue.	LIFE.							ENDOWMENT.—Continuous Annual Premiums.					
	Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	25 Annual Premiums	30 Annual Premiums	Single Paym't Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	20-Premiums 30-Year End't.
21	\$19 40	\$44 80	\$38 80	\$27 95	\$24 85	\$22 90	\$348	108 75	66 30	48 10	38 90	31 55	38 75
22	19 85	45 05	38 85	28 40	25 80	23 90	355	108 75	66 35	48 15	38 40	31 70	38 80
23	20 30	45 85	34 45	28 90	25 75	23 70	361	108 80	66 40	48 25	38 55	31 85	39 00
24	20 75	46 70	35 10	29 45	26 20	24 15	368	108 85	66 50	48 35	38 70	32 00	39 20
25	21 30	47 60	35 75	30 00	26 70	24 65	375	108 85	66 60	48 50	38 85	32 20	39 40
26	21 85	48 55	36 45	30 60	27 25	25 15	383	104 05	66 75	48 65	39 05	32 45	39 60
27	22 40	49 50	37 20	31 25	27 85	25 70	391	104 20	66 90	48 85	39 25	32 70	39 80
28	23 00	50 50	38 00	31 90	28 45	26 25	399	104 35	67 05	49 00	39 45	32 95	40 20
29	23 60	51 55	38 75	32 55	29 05	26 85	407	104 50	67 25	49 20	39 70	33 20	40 45
30	24 25	52 60	39 55	33 25	29 65	27 45	415	104 60	67 40	49 40	39 95	33 50	40 75
31	24 90	53 65	40 35	33 90	30 25	28 05	424	104 75	67 55	49 60	40 20	33 80	41 05
32	25 60	54 75	41 15	34 60	30 90	28 65	432	104 90	67 75	49 80	40 45	34 15	41 40
33	26 35	55 85	42 00	35 35	31 60	29 35	441	105 05	67 90	50 05	40 75	34 50	41 75
34	27 10	57 00	42 90	36 15	32 30	30 05	450	105 20	68 10	50 30	41 05	34 90	42 10
35	27 95	58 20	43 80	36 95	33 05	30 75	459	105 40	68 35	50 55	41 40	35 35	42 55
36	28 80	59 45	44 75	37 75	33 85	31 50	469	105 60	68 55	50 85	41 80	35 80	43 00
37	29 70	60 70	45 75	38 60	34 65	32 30	479	105 75	68 80	51 15	42 20	36 30	43 45
38	30 60	61 95	46 75	39 50	35 45	33 10	489	105 95	69 05	51 50	42 60	36 85	43 95
39	31 60	63 30	47 75	40 40	36 35	34 00	499	106 15	69 35	51 85	43 10	37 40	44 50
40	32 60	64 65	48 85	41 35	37 25	34 90	509	106 35	69 65	52 25	43 60	38 05	45 10
41	33 70	66 05	49 95	42 35	38 20	35 90	520	106 60	70 00	52 70	44 15	38 75	45 80
42	34 85	67 55	51 10	43 40	39 25	36 95	531	106 90	70 40	53 20	44 80	39 50	46 50
43	36 10	69 10	52 35	44 55	40 35	38 05	542	107 25	70 85	53 75	45 55	40 40	47 35
44	37 45	70 70	53 65	45 70	41 50	39 25	554	107 65	71 30	54 40	46 30	41 35	48 20
45	38 85	72 35	55 00	46 95	42 75	40 50	566	108 10	71 85	55 05	47 20	42 40	49 20
46	40 30	74 10	56 40	48 30	44 05	.....	578	108 60	72 45	55 80	48 10	.....	.....
47	41 85	75 85	57 85	49 65	45 40	.....	590	109 05	73 10	56 60	49 10	.....	.....
48	43 50	77 50	59 35	51 05	46 85	.....	602	109 55	73 75	57 50	50 20	.....	.....
49	45 20	79 45	60 90	52 55	48 35	.....	615	110 40	74 50	58 40	51 40	.....	.....
50	47 05	81 35	62 65	54 10	49 95	.....	627	110 70	75 30	59 45	52 70	.....	.....
51	48 95	83 35	64 25	55 75	.....	.....	640	111 85	76 20	60 60	.....	.....	.....
52	51 00	85 40	66 05	57 55	.....	.....	653	112 10	77 20	61 85	.....	.....	.....
53	53 20	87 55	68 00	59 45	.....	.....	667	112 95	78 30	63 20	.....	.....	.....
54	55 55	89 85	70 00	61 50	.....	.....	680	113 90	79 55	64 75	.....	.....	.....
55	58 10	92 20	72 15	63 65	.....	.....	694	114 95	80 90	66 40	.....	.....	.....
56	60 75	94 65	74 40	.....	.....	.....	708	116 10	82 85	.....	.....	.....	.....
57	63 55	97 20	76 85	.....	.....	.....	721	117 85	88 95	.....	.....	.....	.....
58	66 55	99 90	79 35	.....	.....	.....	735	118 75	85 75	.....	.....	.....	.....
59	69 80	102 75	82 05	.....	.....	.....	749	120 80	87 70	.....	.....	.....	.....
60	73 20	105 70	84 90	.....	.....	.....	763	121 95	89 80	.....	.....	.....	.....
61	76 85	.....	.....	.....	.....	.....	777	123 80	.....	.....	.....	.....	.....
62	80 70	.....	.....	.....	.....	.....	791	125 70	.....	.....	.....	.....	.....
63	84 80	.....	.....	.....	.....	.....	805	127 80	.....	.....	.....	.....	.....
64	89 15	.....	.....	.....	.....	.....	819	130 10	.....	.....	.....	.....	.....
65	93 80	.....	.....	.....	.....	.....	832	132 60	.....	.....	.....	.....	.....

Largest Amount of Insurance it will write on a Single Life, \$50,000.
Premiums for each \$1,000 Insurance (Participating).

ENDOWMENT INSURANCE TABLE.

Policy payable at death or at the expiration of the year designated.

Age.	10 ANNUAL PREMIUMS.				SINGLE PREMIUMS.				
	15 Years.	20 Years.	25 Years.	30 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
21	\$89 30	\$77 65	\$69 75	\$62 20	\$846	\$725	\$627	\$561	\$498
22	89 35	77 75	69 85	62 40	846	725	628	562	500
23	89 40	77 85	70 00	62 60	846	725	629	563	501
24	89 45	77 95	70 15	62 80	846	726	629	564	503
25	89 55	78 10	70 35	63 10	846	726	630	566	505
26	89 70	78 25	70 60	63 40	846	727	631	567	507
27	89 90	78 45	70 90	63 80	847	727	632	569	510
28	90 05	78 70	71 15	64 15	847	728	638	571	512
29	90 25	78 90	71 45	64 55	847	729	636	573	515
30	90 40	79 15	71 75	64 95	848	730	636	575	518
31	90 55	79 35	72 10	65 35	848	731	637	577	521
32	90 75	79 60	72 40	65 80	848	731	638	579	524
33	90 95	79 85	72 75	66 25	849	732	640	581	527
34	91 15	80 10	73 15	66 80	849	733	641	584	531
35	91 35	80 40	73 55	67 35	849	734	643	586	535
36	91 60	80 75	74 00	67 95	850	735	645	589	539
37	91 85	81 05	74 45	68 55	850	736	647	592	544
38	92 10	81 40	74 95	69 25	851	737	649	596	548
39	92 35	81 80	75 50	69 95	851	738	651	599	554
40	92 65	82 20	76 10	70 70	852	739	653	603	559
41	92 95	82 65	76 70	71 55	852	740	656	607	565
42	93 35	83 15	77 45	72 50	853	742	659	612	571
43	93 80	83 75	78 25	73 55	854	744	662	617	578
44	94 30	84 40	79 15	74 65	855	746	665	622	586
45	94 85	85 15	80 10	75 85	856	748	669	628	594
46	95 45	85 90	81 10	77 15	857	750	673	635	602
47	96 05	86 70	82 20	78 45	858	753	678	641	611
48	96 70	87 60	83 35	79 90	859	755	682	648	620
49	97 40	88 50	84 55	81 40	860	758	687	656	630
50	98 15	89 50	85 85	83 00	861	761	692	663	640
51	99 00	90 60	87 30	.....	863	764	698	672	.....
52	99 95	91 85	88 85	.....	864	768	704	681	.....
53	101 00	93 20	90 55	.....	866	772	711	690	.....
54	102 15	94 65	92 35	.....	868	776	718	700	.....
55	103 40	96 25	94 35	.....	870	781	725	711	.....
56	104 80	97 95	.....	.....	872	786	733	.....	.....
57	106 35	99 85	.....	.....	875	791	742	.....	.....
58	108 05	101 90	.....	.....	878	797	750	.....	.....
59	109 85	104 15	.....	.....	881	803	760	.....	.....
60	111 85	106 55	.....	.....	884	809	770	.....	.....
61	114 00	.....	.....	.....	887	816	.....	.....	.....
62	116 35	.....	.....	.....	891	823	.....	.....	.....
63	118 85	.....	.....	.....	894	830	.....	.....	.....
64	121 60	.....	.....	.....	898	838	.....	.....	.....
65	124 50	.....	.....	.....	902	846	.....	.....	.....

Largest Amount of Insurance it will write on a Single Life, \$15,000. Premiums for each \$1,000 Insurance (Participating.)

Age at Issue.	LIFE.							ENDOWMENT.—Continu- ous Annual Premiums.					
	Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	25 Annual Premiums	30 Annual Premiums	Single Paym't Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	20-Premiums 30-Year End't.
21	\$19 40	\$44 30	\$33 80	\$27 95	\$24 85	\$22 90	\$348	103 75	66 30	48 10	38 30	31 55	38 75
22	19 85	45 05	33 85	28 40	25 30	23 80	355	103 75	66 35	48 15	38 40	31 70	38 90
23	20 30	45 85	34 45	28 90	25 75	23 70	361	103 80	66 40	48 25	38 55	31 85	39 05
24	20 75	46 70	35 10	29 45	26 20	24 15	368	103 85	66 50	48 35	38 70	32 00	39 20
25	21 30	47 60	35 75	30 00	26 70	24 65	375	103 95	66 60	48 50	38 85	32 20	39 40
26	21 85	48 55	36 45	30 60	27 25	25 15	383	104 05	66 75	48 65	39 05	32 45	39 55
27	22 40	49 50	37 20	31 25	27 85	25 70	391	104 20	66 90	48 85	39 25	32 70	39 90
28	23 00	50 50	38 00	31 90	28 45	26 25	399	104 35	67 05	49 00	39 45	32 95	40 20
29	23 60	51 55	38 75	32 55	29 05	26 85	407	104 50	67 25	49 20	39 70	33 20	40 45
30	24 25	52 60	39 55	33 25	29 65	27 45	415	104 60	67 40	49 40	39 95	33 50	40 75
31	24 90	53 65	40 35	33 90	30 25	28 05	424	104 75	67 55	49 60	40 20	33 80	41 05
32	25 60	54 75	41 15	34 60	30 90	28 65	432	104 90	67 75	49 80	40 45	34 15	41 40
33	26 35	55 85	42 00	35 35	31 60	29 35	441	105 05	67 90	50 05	40 75	34 55	41 75
34	27 10	57 00	42 90	36 15	32 30	30 05	450	105 20	68 10	50 30	41 05	34 90	42 10
35	27 95	58 20	43 80	36 95	33 05	30 75	459	105 40	68 35	50 55	41 40	35 35	42 55
36	28 80	59 45	44 75	37 75	33 85	31 50	469	106 60	68 55	50 85	41 80	35 85	43 00
37	29 70	60 90	45 75	38 60	34 65	32 30	479	106 75	68 80	51 15	42 20	36 35	43 45
38	30 60	61 95	46 75	39 50	35 45	33 10	489	106 95	69 05	51 50	42 60	36 85	43 95
39	31 60	63 30	47 75	40 40	36 35	34 00	499	106 15	69 35	51 85	43 10	37 40	44 50
40	32 60	64 65	48 85	41 35	37 25	34 90	509	106 85	69 65	52 25	43 60	38 05	45 10
41	33 70	66 05	49 95	42 35	38 20	35 80	520	106 60	70 00	52 70	44 15	38 75	45 60
42	34 85	67 55	51 10	43 40	39 25	36 95	531	106 90	70 40	53 20	44 80	39 55	46 50
43	36 10	69 10	52 35	44 55	40 35	38 05	542	107 25	70 85	53 75	45 55	40 49	47 35
44	37 45	70 70	53 65	45 70	41 50	39 25	554	107 65	71 30	54 40	46 30	41 55	48 20
45	38 85	72 35	55 09	46 95	42 75	40 50	566	108 10	71 85	55 05	47 20	42 40	49 20
46	40 30	74 10	56 40	48 30	44 05	.....	578	108 60	72 45	55 80	48 10	.....	.....
47	41 85	75 85	57 85	49 65	45 40	.....	590	109 05	73 10	56 60	49 10	.....	.....
48	43 50	77 60	59 35	51 05	46 85	.....	602	109 55	73 75	57 50	50 20	.....	.....
49	45 20	79 45	60 90	52 55	48 35	.....	615	110 10	74 50	58 40	51 40	.....	.....
50	47 05	81 35	62 55	54 10	49 95	.....	627	110 70	75 30	59 45	52 70	.....	.....
51	48 95	83 35	64 25	55 75	.....	.....	640	111 35	76 20	60 60	.....	.....	.....
52	51 00	85 40	66 05	57 55	.....	.....	653	112 10	77 20	61 85	.....	.....	.....
53	53 20	87 55	68 00	59 45	.....	.....	667	112 95	78 30	63 20	.....	.....	.....
54	55 55	89 80	70 00	61 50	.....	.....	680	113 90	79 55	64 75	.....	.....	.....
55	58 10	92 20	72 15	63 65	.....	.....	694	114 95	80 90	66 40	.....	.....	.....
56	60 75	94 65	74 40	.....	.....	.....	708	116 10	82 35	.....	.....	.....	.....
57	63 55	97 20	76 80	.....	.....	.....	721	117 35	83 95	.....	.....	.....	.....
58	66 55	99 90	79 35	.....	.....	.....	735	118 75	85 75	.....	.....	.....	.....
59	69 80	102 75	82 05	.....	.....	.....	749	120 30	87 70	.....	.....	.....	.....
60	73 20	105 70	84 90	.....	.....	.....	763	121 95	89 80	.....	.....	.....	.....
61	76 85	.....	.....	.....	.....	.....	777	123 80	.....	.....	.....	.....	.....
62	80 70	.....	.....	.....	.....	.....	791	125 70	.....	.....	.....	.....	.....
63	84 80	.....	.....	.....	.....	.....	805	127 80	.....	.....	.....	.....	.....
64	89 15	.....	.....	.....	.....	.....	819	130 10	.....	.....	.....	.....	.....
65	93 80	.....	.....	.....	.....	.....	832	132 60	.....	.....	.....	.....	.....

CONNECTICUT GENERAL, OF HARTFORD, CONN.

Best Amount of Insurance it will write on a Single Life, \$10,000 Premiums for each \$1,000 Insurance (Participating).

LIFE.				ENDOWMENT.—Continuous Annual Premiums.							
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	50 Years.
17 52	41 38	30 94	23 35	101 27	64 53	46 78	38 41	32 39	28 43	23 40	17 52
18 59	42 08	31 65	24 38	101 35	64 71	46 85	38 51	32 49	28 51	23 49	18 59
19 63	42 74	31 88	24 73	101 42	64 80	46 95	38 58	32 57	28 58	23 57	19 63
20 64	43 46	32 52	25 06	101 51	64 89	47 06	38 64	32 65	28 65	23 65	20 64
21 18	44 20	33 08	25 37	101 59	64 93	47 16	38 69	32 70	28 70	23 70	21 18
22 35	44 97	33 68	25 68	101 69	65 09	47 28	38 76	32 78	28 78	23 78	22 35
23 38	45 77	34 28	25 99	101 78	65 20	47 40	38 83	32 86	28 86	23 86	23 38
24 35	46 60	34 91	26 29	101 89	65 32	47 54	38 91	32 94	28 94	23 94	24 35
25 09	47 45	35 52	26 60	102 01	65 45	47 68	38 98	32 10	28 10	23 10	25 09
26 09	48 35	36 26	26 90	102 13	65 59	47 84	39 07	32 18	28 18	23 18	26 09
27 58	49 28	36 98	27 21	102 26	65 74	48 02	39 17	32 27	28 27	23 27	27 58
28 58	50 24	37 71	27 51	102 39	65 89	48 20	39 28	32 36	28 36	23 36	28 58
29 51	51 25	38 48	27 81	102 55	66 06	48 41	39 39	32 45	28 45	23 45	29 51
30 55	52 28	39 29	28 11	102 70	66 24	48 61	39 50	32 54	28 54	23 54	30 55
31 67	53 36	40 13	28 41	102 88	66 45	48 87	39 60	32 63	28 63	23 63	31 67
32 84	54 49	41 00	28 71	103 06	66 67	49 13	39 72	32 72	28 72	23 72	32 84
33 84	55 64	41 89	29 01	103 26	66 89	49 40	39 84	32 81	28 81	23 81	33 84
34 10	56 86	42 84	29 31	103 47	67 15	49 72	39 96	32 90	28 90	23 90	34 10
35 44	58 11	43 84	29 61	103 71	67 44	50 07	40 09	33 00	29 00	24 00	35 44
36 86	59 42	44 87	30 00	103 97	67 75	50 46	40 22	33 10	29 10	24 10	36 86
38 55	60 78	45 95	30 39	104 26	68 09	50 89	41 40	33 20	29 20	24 20	38 55
39 98	62 17	47 07	30 79	104 54	68 46	51 34	41 58	33 30	29 30	24 30	39 98
41 69	63 65	48 26	31 19	104 83	68 89	51 87	42 03	33 40	29 40	24 40	41 69
43 62	65 18	49 49	31 59	105 28	69 34	52 44	43 33	33 50	29 50	24 50	43 62
45 49	66 78	50 80	32 00	105 67	69 87	53 09	44 13	33 59	29 59	24 59	45 49
47 67	68 44	52 16	32 40	106 12	70 43	53 79	44 99	34 09	30 09	25 09	47 67
49 78	70 19	53 62	32 81	106 64	71 07	54 58	45 97	34 19	30 19	25 19	49 78
51 69	71 99	55 12	33 21	107 20	71 78	55 45	47 03	34 29	30 29	25 29	51 69
53 62	73 89	56 72	33 61	107 84	72 57	56 42	48 21	34 39	30 39	25 39	53 62
55 68	75 86	58 40	34 01	108 52	73 43	57 49	49 51	34 49	30 49	25 49	55 68
57 97	77 93	60 19	34 41	109 30	74 40	58 68	50 94	34 59	30 59	25 59	57 97
59 98	80 09	62 06	34 81	110 15	75 46	59 99	52 51	34 69	30 69	25 69	59 98
61 14	82 38	64 03	35 21	111 09	76 61	61 41	54 22	34 79	30 79	25 79	61 14
63 32	84 69	66 13	35 61	112 12	77 92	63 00	56 11	34 89	30 89	25 89	63 32
65 60	87 14	68 34	36 01	113 26	79 34	64 74	58 16	34 99	30 99	25 99	65 60
67 97	89 72	70 69	36 41	114 51	80 90	66 66	60 41	35 09	31 09	26 09	67 97
69 98	92 42	73 19	36 81	115 89	82 63	68 76	62 49	35 19	31 19	26 19	69 98
71 12	95 25	75 85	37 21	117 41	84 54	71 08	64 59	35 29	31 29	26 29	71 12
73 88	98 21	78 67	37 61	119 08	86 63	73 60	66 69	35 39	31 39	26 39	73 88
75 90	101 34	81 69	38 01	120 93	88 95	76 38	68 79	35 49	31 49	26 49	75 90
77 90	104 65	84 91	38 41	122 96	91 49	79 42	70 89	35 59	31 59	26 59	77 90
79 81	108 14	88 39	38 81	125 21	94 30	82 49	73 00	35 69	31 69	26 69	79 81
81 75	111 68	92 08	39 21	127 68	97 37	85 49	75 11	35 79	31 79	26 79	81 75
83 61	115 75	96 07	39 61	130 40	100 76	88 49	77 22	35 89	31 89	26 89	83 61
85 51	119 92	100 35	40 01	133 41	104 46	91 49	79 33	35 99	31 99	26 99	85 51
87 05	124 35	104 95	40 41	136 71	108 52	94 49	81 44	36 09	32 09	27 09	87 05

Largest Amount of Insurance it will write on a Single Life, \$10,000.
Premiums for each \$1,000 Insurance (Nonparticipating).

Age at Issue.	LIFE.				Single Premiums.	ENDOWMENT. Continuous Annual Premiums.										20-Year Invest- ment Bond.
	Continuous Annual Premiums.	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums		10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	50 Years.			
20 14 07	337 08	27 27	28 40	307 88	308 31	58 91	42 12	32 40	26 22	22 09	19 25	16 05	50 44			
20 14 98	37 66	27 70	28 85	312 68	313 35	58 94	42 17	32 46	26 30	22 17	19 37	16 25	50 48			
20 15 32	38 27	28 16	28 22	317 02	318 38	58 98	42 22	32 52	26 38	22 28	19 51	16 46	50 51			
20 15 68	38 90	28 62	28 62	322 75	323 42	59 03	42 28	32 60	26 46	22 40	19 66	16 71	50 56			
20 16 05	39 55	29 11	24 03	328 06	329 45	59 08	42 34	32 66	26 56	22 52	19 82	16 97	50 60			
20 16 43	40 23	29 61	24 45	333 55	334 49	59 12	42 39	32 75	26 66	23 05	19 99	17 25	50 64			
20 16 84	40 93	30 12	24 86	339 25	340 53	59 17	42 46	32 82	26 77	22 80	20 19	17 55	50 68			
20 17 28	41 68	30 68	25 35	345 16	346 58	59 24	42 54	32 93	26 90	22 97	20 41	17 90	50 75			
20 17 72	42 40	31 24	25 82	351 26	352 64	59 30	42 62	33 04	27 04	23 16	20 65	18 26	50 80			
20 18 20	43 18	31 83	26 31	357 58	358 69	59 37	42 70	33 15	27 19	23 36	20 91	18 65	50 87			
30 18 70	44 00	32 44	26 82	364 12	365 75	59 45	42 81	33 29	27 37	23 59	21 21	19 08	50 94			
31 19 24	44 82	33 07	27 37	370 88	371 81	59 53	42 92	33 43	27 56	23 84	21 53	.....	51 01		
31 19 79	45 72	33 73	27 92	377 89	378 89	59 63	43 05	33 59	27 78	24 13	21 89	.....	51 10		
32 20 38	46 61	34 41	28 59	385 13	386 96	59 72	43 17	33 76	28 01	24 43	22 28	.....	51 19		
34 21 00	47 54	35 11	29 10	392 61	393 05	59 83	43 32	33 95	28 27	24 77	22 71	.....	51 29		
35 21 66	48 59	35 85	29 75	400 85	401 14	59 96	43 49	34 18	28 57	25 16	23 19	.....	51 40		
36 22 36	49 52	36 61	30 41	408 85	409 24	60 09	43 66	34 43	28 89	25 57	23 70	.....	51 52		
37 23 09	50 57	37 42	31 10	415 62	416 36	60 25	43 88	34 71	29 27	26 06	24 28	.....	51 66		
38 23 87	51 66	38 26	31 83	425 15	426 49	60 42	44 11	35 02	29 67	26 56	24 90	.....	51 83		
39 24 70	52 78	39 11	32 59	433 94	434 62	60 61	44 36	35 37	30 12	27 13	25 58	.....	52 00		
40 25 57	53 95	40 02	32 40	443 02	444 78	60 82	44 66	35 75	30 62	27 76	26 32	.....	52 20		
41 26 50	55 15	40 97	34 23	452 88	453 94	61 06	44 98	36 19	31 18	28 44	.....	.....	52 43	
42 27 48	56 41	41 96	35 13	462 03	463 05	61 34	45 35	36 67	31 80	29 20	.....	.....	52 69	
43 28 54	57 73	43 00	36 07	471 96	472 36	61 64	45 76	37 21	32 49	30 04	.....	.....	52 98	
44 29 66	59 09	44 02	37 05	482 20	483 62	62 00	46 24	37 83	33 26	30 95	.....	.....	53 32	
45 30 84	60 52	45 22	38 11	492 71	493 95	62 38	46 76	38 49	34 10	31 95	.....	.....	53 70	
46 32 11	61 99	46 43	39 21	503 52	504 23	62 83	47 34	39 25	35 03	.....	.....	.....	54 13
47 33 46	63 53	47 68	40 88	514 61	515 60	63 33	48 00	40 09	36 06	.....	.....	.....	54 62
48 34 89	65 14	49 01	41 63	525 97	526 01	63 89	48 73	41 02	37 19	.....	.....	.....	55 16
49 36 43	66 80	50 40	42 96	537 59	538 47	64 52	49 55	42 06	38 43	.....	.....	.....	55 78
50 38 07	68 54	51 87	44 87	549 45	550 00	65 22	50 46	43 19	39 78	.....	.....	.....	56 47
51 39 81	70 85	53 42	45 87	561 53	562 58	66 00	51 47	44 45	.....	.....	.....	.....	57 26
52 41 66	72 24	55 06	47 47	573 83	574 24	66 87	52 59	45 84	.....	.....	.....	.....	58 14
53 43 64	74 20	56 77	49 17	586 81	587 96	67 84	53 83	47 36	.....	.....	.....	.....	59 13
54 45 76	76 25	58 60	51 00	598 98	599 100	78 68	55 21	49 04	.....	.....	.....	.....	60 24
55 48 01	78 89	60 52	52 95	611 79	612 101	68 70	11 56	74 50	86	.....	.....	.....	61 48
56 50 42	80 64	62 58	55 05	624 75	625 102	68 71	44 58	42	.....	.....	.....	.....	62 88
57 53 00	82 98	64 76	57 30	637 83	638 103	79 72	92 60	28	.....	.....	.....	.....	64 43
58 55 74	85 43	67 08	59 70	650 99	651 105	03 74	55 62	32	.....	.....	.....	.....	66 17
59 58 09	88 01	69 55	62 29	664 23	665 106	40 76	36 64	56	.....	.....	.....	.....	68 11
60 61 83	90 73	72 19	65 09	677 52	678 107	92 78	37 67	03	.....	.....	.....	.....	70 27
61 65 19	93 60	75 04	.....	690 86	691 109	62 80	59	.....	.....	.....	.....	.....	.....
62 68 79	96 63	78 09	.....	704 18	705 111	51 83	05	.....	.....	.....	.....	.....	.....
63 72 66	99 83	81 35	.....	717 47	718 113	58 85	74	.....	.....	.....	.....	.....	.....
64 76 79	103 24	84 85	.....	730 72	731 115	90 88	72	.....	.....	.....	.....	.....	.....
65 81 22	106 86	88 64	.....	743 90	744 118	47 92	00	.....	.....	.....	.....	.....	.....

Two per cent additional charged for Semi-annual Rates.
Four per cent additional charged for Quarterly Rates.

Largest Amount of Insurance it will write on a Single Life, \$10,000. Premiums for each \$1,000 Insurance (Nonparticipating).

ENDOWMENT INSURANCE TABLE.

Policy payable at death or at the expiration of the years designated.

Age at Issue.	10 ANNUAL PREMIUMS.							20 ANNUAL PREMIUMS.						
	15 Yrs.	20 Yrs.	25 Yrs.	30 Yrs.	35 Yrs.	40 Yrs.	50 Yrs.	25 Yrs.	30 Yrs.	35 Yrs.	40 Yrs.	50 Yrs.	Ends at 70.	
20	80 13	69 51	60 99	54 20	48 84	44 72	39 53	36 97	32 86	29 62	27 12	23 97	23 97	
21	80 16	69 55	61 05	54 29	48 98	44 91	39 88	37 02	32 92	29 71	27 24	24 19	24 40	
22	80 20	69 61	61 13	54 40	49 13	45 12	40 25	37 08	33 00	29 81	27 38	24 43	24 84	
23	80 26	69 68	61 23	54 52	49 30	45 36	40 67	37 15	33 09	29 93	27 54	24 70	25 31	
24	80 30	69 74	61 31	54 65	49 48	45 61	41 12	37 22	33 18	30 05	27 70	24 97	25 79	
25	80 35	69 81	61 40	54 78	49 68	45 89	41 59	37 29	33 28	30 19	27 89	25 27	26 29	
26	80 40	69 88	61 51	54 93	49 90	46 19	42 11	37 38	33 38	30 33	28 08	25 61	26 80	
27	80 47	69 97	61 63	55 11	50 14	46 54	42 67	37 48	33 51	30 50	28 32	25 96	27 35	
28	80 53	70 05	61 75	55 29	50 40	46 90	43 27	37 57	33 65	30 68	28 56	26 34	27 91	
29	80 60	70 15	61 88	55 49	50 70	47 30	43 90	37 68	33 79	30 88	28 81	26 75	28 59	
30	80 68	70 25	62 05	55 73	51 02	47 75	44 59	37 82	33 97	31 10	29 12	27 19	29 12	
31	80 76	70 37	62 22	55 97	51 38	48 23	.....	37 95	34 14	31 35	29 43	.....	29 75
32	80 86	70 50	62 41	56 25	51 77	48 76	.....	38 10	34 35	31 62	29 79	.....	30 42
33	80 96	70 64	62 62	56 55	52 20	49 33	.....	38 27	34 57	31 91	30 16	.....	31 11
34	81 05	70 79	62 84	56 88	52 66	49 95	.....	38 45	34 82	32 24	30 57	.....	31 34
35	81 18	70 98	63 10	57 28	53 19	50 63	.....	38 67	35 10	32 68	31 04	.....	32 60
36	81 31	71 16	63 38	57 67	53 75	51 35	.....	38 90	35 40	32 99	31 52	.....	33 39
37	81 46	71 37	63 70	58 12	54 38	52 14	.....	39 17	35 75	33 43	32 07	.....	34 23
38	81 63	71 62	64 05	58 63	55 05	52 99	.....	39 46	36 12	33 92	32 66	.....	35 12
39	81 81	71 88	64 44	59 18	55 78	53 90	.....	39 78	36 53	34 45	33 28	.....	36 04
40	82 01	72 18	64 87	59 78	66 59	54 87	.....	40 15	37 01	35 03	33 97	.....	37 01
41	82 24	72 50	65 35	60 44	57 44	.....	.....	40 55	37 51	35 66	.....	.....	38 01
42	82 50	72 87	65 89	61 19	58 39	.....	.....	41 00	38 09	36 35	.....	.....	39 10
43	82 79	73 29	66 48	61 99	59 40	.....	.....	41 52	38 72	37 10	.....	.....	40 23
44	83 12	73 77	67 14	62 87	60 49	.....	.....	42 09	39 41	37 93	.....	.....	41 44
45	83 50	74 29	67 87	63 83	61 67	.....	.....	42 73	40 19	38 83	.....	.....	42 73
46	83 92	74 88	68 68	64 89	.....	.....	.....	43 43	41 04	.....	.....	.....	.....
47	84 39	75 54	69 56	66 02	.....	.....	.....	44 22	41 97	.....	.....	.....	.....
48	84 93	76 26	70 55	67 26	.....	.....	.....	45 09	42 98	.....	.....	.....	.....
49	85 53	77 07	71 63	68 59	.....	.....	.....	46 05	44 11	.....	.....	.....	.....
50	86 19	77 98	72 80	70 03	.....	.....	.....	47 12	45 33	.....	.....	.....	.....
51	86 94	78 96	74 08	.....	.....	.....	.....	48 29	.....	.....	.....	.....	.....
52	87 77	80 06	75 47	.....	.....	.....	.....	49 59	.....	.....	.....	.....	.....
53	88 69	81 26	76 97	.....	.....	.....	.....	51 00	.....	.....	.....	.....	.....
54	89 71	82 57	78 61	.....	.....	.....	.....	52 57	.....	.....	.....	.....	.....
55	90 83	84 01	80 36	.....	.....	.....	.....	54 27	.....	.....	.....	.....	.....
56	92 07	85 59	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
57	93 45	87 31	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
58	94 97	89 19	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
59	96 65	91 23	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	98 49	93 44	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
61	100 53	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	102 78	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	105 24	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	107 94	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	110 91	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Largest Amount of Insurance it will write on a Single Life, \$50,000.

Premiums for each \$1,000 Insurance (Participating).

Largest Amount of Insurance it will write on a Single Life, \$50,000.
Premiums for each \$1,000 Insurance (Participating).

ENDOWMENT INSURANCE TABLE.

Policy payable at death, or at the expiration of the years designated.

Age at Issue of Policy.	10 ANNUAL PREMIUMS.			20 ANNUAL PREMIUMS.		
	25 Years.	30 Years.	35 Years.	25 Years.	30 Years.	35 Years.
20	\$71 47	\$64 41	\$58 72	\$42 44	\$38 25	\$34 87
21	71 54	64 51	58 86	42 49	38 32	34 96
22	71 61	64 62	59 01	42 55	38 40	35 07
23	71 70	64 74	59 18	42 62	38 48	35 18
24	71 79	64 86	59 37	42 69	38 58	35 31
25	71 88	65 00	59 57	42 77	38 68	35 45
26	71 99	65 16	59 80	42 86	38 79	35 60
27	72 10	65 33	60 06	42 95	38 92	35 77
28	72 23	65 52	60 32	43 06	39 06	35 96
29	72 37	65 72	60 62	43 17	39 20	36 16
30	72 52	65 95	60 95	43 30	39 37	36 39
31	72 69	66 20	61 32	43 44	39 56	36 64
32	72 88	66 48	61 72	43 59	39 76	36 92
33	73 09	66 79	62 16	43 76	39 99	37 22
34	73 32	67 14	62 65	43 96	40 25	37 56
35	73 58	67 51	63 18	44 17	40 58	37 93
36	73 87	67 93	63 76	44 41	40 84	38 34
37	74 18	68 39	64 40	44 68	41 19	38 79
38	74 54	68 90	65 10	44 98	41 58	39 28
39	74 95	69 46	65 85	45 32	42 01	39 83
40	75 37	70 08	66 68	45 69	42 49	40 43
41	75 85	70 76	.....	46 12	43 02	.....
42	76 39	71 50	.....	46 59	43 61	.....
43	76 99	72 32	.....	47 12	44 26	.....
44	77 65	73 22	.....	47 71	44 98	.....
45	78 39	74 20	.....	48 36	45 78	.....
46	79 21	.....	.....	49 10	.....	.....
47	80 11	.....	.....	49 92	.....	.....
48	81 11	.....	.....	50 83	.....	.....
49	82 20	.....	.....	51 83	.....	.....
50	83 40	.....	.....	52 95	.....	.....

For example: John Doe insures for \$25,000; he wishes his wife Sarah to have a continuous income from this for her entire lifetime should she survive him; considering his own present age and his reasonable chances of living and her probable age when he shall die, he decides upon, say, an annuity certain for fifteen years with a deferred annuity for the same amount should she survive the fifteen years after his death; he finally dies when his wife is, say, 63 years old, leaving his policy in force for the full amount of \$25,000; against age 63 and in the column for the 15-year annuity certain and deferred, we find the amount for each \$1,000 of the insurance policy, viz., \$68.63, multiply that sum by the number of \$1,000 due on the insurance policy and we have the amount of the annuity certain and deferred, or the continuous instalment, that is, $\$68.63 \times 25 = \$1,715.75$, for which amount the annuity policy would be issued to Sarah Doe. Should she then die at any time during the next fifteen years the remainder of the fifteen instalments would be paid to her executor, administrators, or assigns (that is the annuity certain); should she survive the payment of the fifteen instalments she would continue to receive the \$1,715.75 as long as she lived (that is the annuity deferred).

Forms of application for the instalment agreements will be furnished upon request at the home office, or by any agent of the company.

JACOB L. GREENE,

President.

[August 1, 1899.]

APPLICATION.

TO THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,
OF HARTFORD, CONN.

I,..... of..... County of..... State of.....
.....being the Insured under Policy No....., issued by the
above named company, hereby apply to said company to issue
its agreement for the payment of said policy, when it shall
become due, to..... (Relationship to Insured).....
(hereinafter called the beneficiary), in continuous instalments
based upon the rate for an annuity certain for..... years, at the
age of said beneficiary when said policy shall become due, with a
deferred annuity of the same amount in case said beneficiary
shall survive the payment of the annuity certain; said agree-
ment to become void in case of the death of said beneficiary
before said policy becomes due, or in case of any assignment or
hypothecation thereof, and to be revocable at any time upon writ-
ten notice by said Insured to and its written acknowledgment by
said company.

The above named Beneficiary was born at,..... County
of..... State of..... on the..... day of
..... A. D. 18..

Date.....
(Signature of the Insured.)

Witness.....

(Application for Continuous Instalments,
Own Benefit Policy.)

[Edition 1899]

Largest Amount of Insurance it will write on a Single Life, \$20,000.
Premiums for each \$1,000 Insurance (Participating).

For semi-annual rates, add 3 per cent and divide by 2.
For quarterly rates, add 4 per cent and divide by 4.

Premiums for Each \$1,000 Insurance (Nonparticipating).

Age at Issue.	LIFE.					
	Continuous Annual Premiums.	In 5 Annual Premiums.	In 10 Annual Premiums.	In 15 Annual Premiums.	In 20 Annual Premiums.	Single Payment Premiums.
20	\$14 07	\$60 59	\$33 56	\$25 11	\$20 88	\$267 97
21	14 24	61 72	34 20	25 59	21 24	272 91
22	14 79	62 89	34 86	26 09	21 67	278 04
23	15 17	64 10	35 54	26 61	22 09	283 34
24	15 57	65 36	36 24	27 14	22 56	288 79
25	16 00	66 64	36 98	27 70	23 02	294 45
26	16 44	67 99	37 74	28 28	23 51	300 28
27	16 91	69 37	38 51	28 87	24 01	306 34
28	17 40	70 81	39 31	29 49	24 54	312 58
29	17 90	72 28	40 15	30 14	25 09	319 03
30	18 44	73 81	41 03	30 79	25 64	325 65
31	19 00	75 39	41 92	31 48	26 24	332 05
32	19 60	77 02	42 84	32 19	26 86	339 64
33	20 24	78 71	43 80	32 92	27 49	346 97
34	20 90	80 46	44 79	33 69	28 16	354 51
35	21 59	82 26	45 81	34 50	28 86	362 31
36	22 32	84 11	46 88	35 32	29 58	370 37
37	23 10	86 05	47 98	36 18	30 34	378 68
38	23 93	88 04	49 18	37 09	31 14	387 28
39	24 80	90 09	50 33	38 03	31 98	396 15
40	25 73	92 23	51 76	39 18	33 00	405 33
41	26 72	94 44	53 07	40 22	33 95	414 82
42	27 77	96 74	54 48	41 32	34 93	424 63
43	28 88	99 14	55 87	42 48	35 98	434 77
44	30 08	101 62	57 36	43 71	37 10	445 20
45	31 35	104 17	58 91	44 97	38 28	455 89
46	32 69	107 06	60 51	46 31	39 51	466 84
47	34 11	109 53	62 18	47 70	40 82	477 99
48	35 61	112 80	63 90	49 16	42 19	489 34
49	37 20	115 15	65 68	50 68	43 63	500 90
50	38 88	118 54	67 80	52 45	45 33	512 63
51	40 66	121 55	69 72	54 13	46 94	524 55
52	42 54	124 61	71 70	55 86	48 68	536 62
53	44 56	127 75	73 76	57 70	50 46	548 84
54	46 67	130 96	75 91	59 63	52 38	561 21
55	48 98	134 25	78 12	61 66	54 41	573 69
56	51 32	137 63	80 44	63 81	56 53	586 29
57	53 86	141 07	82 84	66 07	58 89	599 60
58	56 58	144 61	85 38	68 47	61 36	611 80
59	59 46	148 92	88 02	71 02	64 01	624 70
60	62 55	152 59	91 15	74 31	67 35	637 64

Largest Amount of Insurance it will write on a Single Life, \$20,000.
Premiums for each \$1,000 Insurance (Participating).

ENDOWMENT INSURANCE TABLE

10-Annual Premiums for an Endowment Policy of \$1,000, payable as below.

Age.	At Death or in 15 Years.	At Death or in 20 Years.	At Death or in 25 Years.	At Death or in 30 Years.	At Death or in 35 Years.
20	\$84 56	\$72 54	\$63 12	\$55 82	\$50 26
21	84 65	72 65	63 26	56 00	50 51
22	84 73	72 76	63 40	56 20	50 77
23	84 80	72 88	63 56	56 41	51 06
24	84 90	73 00	63 72	56 63	51 37
25	85 01	73 13	63 90	56 89	51 71
26	85 10	73 27	64 10	57 15	52 07
27	85 22	73 41	64 31	57 43	52 45
28	85 33	73 57	64 53	57 74	52 87
29	85 45	73 74	64 76	58 08	53 32
30	85 94	73 92	65 01	58 44	53 82
31	86 09	74 11	65 29	58 83	54 34
32	86 23	74 32	65 60	59 25	54 91
33	86 37	74 54	65 92	59 72	55 53
34	86 54	74 78	66 27	60 21	56 18
35	86 72	75 04	66 66	60 75	56 90
36	86 92	75 33	67 08	61 33	.....
37	87 13	75 65	67 55	61 98	.....
38	87 36	76 00	68 05	62 67	.....
39	87 64	76 39	68 61	63 43	.....
40	88 31	77 47	69 80	64 78	.....
41	88 66	77 96	70 49	.....	.....
42	89 06	78 53	71 27	.....	.....
43	89 50	79 15	72 11	.....	.....
44	90 02	79 56	73 07	.....	.....
45	91 34	81 30	74 70	.....	.....
46	91 99	82 15	.....	.....	.....
47	92 68	83 09	.....	.....	.....
48	93 44	84 11	.....	.....	.....
49	94 26	85 19	.....	.....	.....
50	95 94	87 08	.....	.....	.....
51	96 37	.....	.....	.....	.....
52	97 33	.....	.....	.....	.....
53	98 18	.....	.....	.....	.....
54	100 43	.....	.....	.....	.....
55	102 65	.....	.....	.....	.....

GUARANTEED CASH VALUE POLICY (PARTICIPATING).

Premiums for each \$1,000 Insurance.

Age at Issued.	Annual Premiums								
21	\$19 02	\$48 56	\$54 00	\$59 34	\$106 84	\$92 40	\$50 07	\$59 89	\$52 64
22	20 06	49 30	55 55	30 81	106 92	68 60	50 17	59 50	52 69
23	21 51	50 06	27 13	30 80	106 09	68 60	50 28	59 68	52 82
24	23 39	50 85	37 73	31 81	105 11	68 70	50 40	59 76	52 98
25	25 32	51 67	38 86	31 83	106 22	68 82	50 56	59 90	53 18
26	27 31	52 41	39 98	32 87	106 35	68 94	50 72	60 06	53 34
27	29 46	53 28	39 65	33 84	106 44	69 07	60 81	60 28	53 54
28	31 74	54 29	40 33	33 52	106 56	69 21	60 97	60 41	53 76
29	34 26	55 21	41 06	34 11	106 70	69 36	61 13	60 61	53 99
30	36 93	56 15	41 78	34 76	106 84	69 51	61 31	60 82	54 28
31	39 75	57 18	42 55	35 42	106 98	69 66	61 51	61 05	54 54
32	42 50	58 21	43 34	36 11	107 15	69 86	61 72	61 31	54 85
33	45 29	59 28	44 16	36 82	107 32	70 06	61 96	61 59	55 19
34	48 29	60 35	45 02	37 56	107 50	70 27	62 20	61 89	55 57
35	51 11	61 53	45 91	38 34	107 70	70 50	62 47	62 23	55 99
36	53 98	62 71	46 85	39 16	107 92	70 75	62 78	62 60	56 44
37	56 90	63 94	47 79	40 00	108 14	71 02	63 10	63 00	56 94
38	59 89	65 21	48 79	40 89	108 39	71 32	63 47	63 45	57 49
39	62 91	66 53	49 88	41 81	108 65	71 64	63 87	63 84	58 10
40	66 01	67 90	50 92	42 79	108 96	72 00	64 31	64 49	58 77
41	69 18	69 32	52 06	43 82	109 28	72 40	64 80	65 09	59 51
42	72 39	70 79	53 24	44 90	109 62	72 83	65 33	65 75	60 32
43	75 70	72 32	54 49	46 04	110 03	73 32	65 88	66 49	61 21
44	79 08	73 91	55 79	47 25	110 46	73 85	66 56	67 30	62 20
45	82 55	75 57	57 16	48 52	110 94	74 44	67 32	68 20	63 29
46	86 12	77 30	58 60	49 87	111 47	75 10	68 14	69 19	64 48
47	89 79	79 10	60 11	51 31	112 06	75 83	69 08	70 29	65 77
48	93 57	80 98	61 71	52 83	112 72	76 64	69 08	71 49	67 16
49	97 46	82 96	63 39	54 45	113 44	77 54	61 18	72 82	68 65
50	101 49	84 88	65 18	56 17	114 24	78 56	62 34	74 29	70 24
51	105 63	87 12	67 08	58 01	115 13	79 62	63 67	75 89	71 94
52	109 91	89 55	69 01	59 97	116 10	80 82	65 15	77 62	73 74
53	114 35	91 84	71 10	62 08	117 17	82 15	66 78	79 49	75 64
54	118 96	94 11	73 51	64 29	118 35	83 61	68 56	81 50	77 64
55	123 72	96 65	75 86	66 69	119 64	85 21	70 49	83 65	79 74
56	128 64	99 33	78 16	69 31	121 06	86 94	72 58	85 94	81 94
57	133 84	102 18	80 82	72 06	122 63	88 81	74 87	88 37	84 34
58	139 22	105 09	83 68	74 97	124 36	91 09	77 46	90 94	86 94
59	144 89	108 19	86 69	78 04	126 26	93 46	80 24	93 65	89 64
60	150 86	111 47	89 94	81 29	128 35	96 07	83 19	96 50	92 44
61	157 11	114 94	93 44	84 74	130 66	98 84	86 34	100 00	95 44
62	163 64	118 62	97 19	88 39	133 20	101 79	89 74	103 24	98 64
63	170 44	122 58	101 29	92 24	136 00	105 04	93 44	106 74	102 04
64	177 51	126 89	105 64	96 39	139 08	108 54	97 44	110 49	105 64
65	184 94	131 18	110 34	100 84	142 47	112 29	101 94	114 49	109 44
66	192 81	135 84	115 39	105 59	146 17	116 29	106 64	118 74	113 44
67	201 11	140 89	120 79	110 64	150 19	120 54	111 54	123 24	117 64
68	209 84	146 34	126 54	115 99	154 44	125 14	117 44	128 04	122 14
69	219 01	152 19	132 74	121 64	159 04	130 04	123 44	133 14	126 84
70	228 64	158 54	139 39	127 59	164 04	135 24	129 44	138 64	131 84

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

338 EQUITABLE LIFE ASSURANCE SOCIETY, NEW YORK, N.Y.

Largest Amount of Insurance it will write on a Single Life, \$200,000.
Premiums for each \$1,000 Insurance (Participating).

5 PER CENT TWENTY-YEAR GOLD DEBENTURE BONDS.					ENDOWMENTS.			ENDOWMENT BONDS.		INDEMNITY POLICY.					
LIFE.					CONTINUOUS ANNUAL PREMIUMS.			"If all premiums compounded at 4 per cent exceed the face of Bond, the EXCESS shall be added to the Bond and paid there-with."		Annual rates per \$1,000 with return of one-quarter of all premiums paid if death occurs within the dividend period.					
										15-Year Period.			20-Year Period.		
Age at Issue.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	15 Years.	20 Years.	Life.	15 Premiums Life.	15-Year Endowment.	Life.	20 Premiums Life.	20-Year Endowment.
21	25 51	68 18	46 80	38 80	187 59	88 92	65 09	65 06	50 97	20 92	36 78	69 79	20 15	80 65	51 42
22	26 07	64 09	47 52	39 41	187 70	89 05	65 22	66 17	51 10	20 47	37 80	69 91	20 61	81 14	51 55
23	26 66	65 08	48 27	40 04	187 82	89 18	65 37	66 28	51 23	20 94	37 90	70 03	21 08	81 66	51 68
24	27 28	66 11	49 05	40 70	187 95	89 32	65 52	66 40	51 36	21 49	38 53	70 15	21 58	82 20	51 83
25	27 93	67 16	49 85	41 38	188 08	89 46	65 66	66 53	51 54	21 96	39 17	70 29	22 11	82 75	51 99
26	28 61	68 26	50 68	42 09	188 23	89 62	65 86	66 67	51 71	22 49	39 83	70 44	22 66	83 32	52 15
27	29 32	69 39	51 54	42 82	188 37	89 79	66 05	66 82	51 90	23 03	40 52	70 59	23 24	83 93	52 34
28	30 08	70 56	52 43	43 58	188 53	89 97	66 25	66 99	52 11	23 66	41 24	70 76	23 85	84 55	52 54
29	30 86	71 78	53 36	44 37	188 70	90 16	66 47	70 15	52 32	24 28	41 99	70 93	24 49	85 20	52 74
30	31 69	73 03	54 32	45 19	188 89	90 36	66 71	70 34	52 55	24 96	42 75	71 18	25 17	85 89	52 97
31	32 56	74 33	55 31	46 05	189 08	90 58	66 96	70 54	52 82	25 55	43 56	71 34	25 89	86 60	53 23
32	33 48	75 67	56 34	46 94	189 29	90 82	67 23	70 75	53 34	26 38	44 40	71 57	26 64	87 36	53 50
33	34 45	77 06	57 41	47 87	189 51	91 07	67 53	70 99	53 66	27 16	45 27	71 81	27 45	88 14	53 81
34	35 47	78 50	58 52	48 83	189 75	91 35	67 86	71 45	54 04	27 98	46 18	72 08	28 29	88 96	54 14
35	36 54	79 99	59 68	49 84	140 01	91 65	68 22	71 74	54 48	28 84	47 13	72 37	29 20	89 83	54 50
36	37 68	81 53	60 88	50 90	140 28	91 97	68 61	72 07	54 89	29 78	48 12	72 70	30 16	90 74	54 92
37	38 88	83 12	62 18	52 00	140 58	92 33	69 04	72 42	55 40	30 75	49 15	73 05	31 17	91 70	55 36
38	40 14	84 78	63 43	53 15	140 91	92 71	69 51	72 82	55 96	31 80	50 24	73 44	32 26	92 72	55 87
39	41 49	86 49	64 78	54 36	141 26	93 13	70 03	73 25	56 60	32 90	51 35	73 87	33 42	93 79	56 42
40	42 91	88 27	66 30	55 63	141 65	93 60	70 60	73 74	57 29	34 09	52 58	74 35	34 66	94 93	57 03
41	44 41	90 11	67 67	56 96	142 06	94 11	71 23	74 27	58 54	35 32	53 84	74 88	35 98	96 15	57 71
42	46 01	92 03	69 22	58 37	142 52	94 68	71 93	74 86	59 48	36 67	55 16	75 46	37 39	97 44	58 46
43	47 70	94 02	70 83	59 85	143 08	95 31	72 71	75 53	60 53	38 10	56 58	76 13	38 92	98 82	59 31
44	49 51	96 09	72 53	61 42	143 60	96 01	73 57	76 27	61 69	39 63	58 06	76 85	40 54	99 80	60 25
45	51 42	98 24	74 31	63 07	144 22	96 78	74 52	77 11	63 01	41 36	59 63	77 66	42 29	91 88	61 29
46	53 46	100 49	76 18	64 83	144 91	97 63	75 58	78 05	65 38	43 02	61 31	78 57	44 18	93 58	62 46
47	55 63	102 83	78 15	66 70	145 68	98 58	76 74	79 09	67 26	44 90	63 08	79 58	46 21	95 41	63 75
48	57 94	105 28	80 22	68 68	146 53	99 64	78 03	80 93	69 34	46 93	64 95	80 70	48 41	97 38	65 20
49	60 40	107 83	82 41	70 78	147 47	100 80	79 46	82 30	73 14	49 11	67 00	81 96	50 77	99 50	66 80
50	63 02	110 49	84 71	73 02	148 52	102 09	81 04	83 30	76 09	51 45	69 18	83 35	53 34	91 90	68 58
51	65 81	113 26	87 14	75 41	149 66	103 50	82 77	.....	.....	53 97	71 46	84 88	.....	.....	.....
52	68 78	116 16	89 71	77 96	150 93	105 07	84 69	.....	.....	56 69	73 94	86 59	.....	.....	.....
53	71 95	119 18	92 43	80 67	152 32	106 79	86 79	.....	.....	59 62	76 58	88 49	.....	.....	.....
54	75 33	122 34	95 30	83 58	153 85	108 69	89 11	.....	.....	62 79	79 44	90 60	.....	.....	.....
55	78 94	125 65	98 36	86 70	155 53	110 78	91 66	.....	.....	66 22	82 51	92 93	.....	.....	.....
56	82 79	129 12	101 61	90 04	157 38	113 08	94 46	.....	.....	.....	.....	.....	.....	.....	.....
57	86 89	132 77	105 06	93 61	159 42	115 62	97 53	.....	.....	.....	.....	.....	.....	.....	.....
58	91 28	136 60	108 75	97 47	161 66	118 42	100 89	.....	.....	.....	.....	.....	.....	.....	.....
59	95 98	140 64	112 70	101 61	164 13	121 50	104 58	.....	.....	.....	.....	.....	.....	.....	.....
60	100 99	144 99	116 93	106 08	166 85	124 89	108 61	.....	.....	.....	.....	.....	.....	.....	.....
61	106 36	149 42	121 46	.....	169 85	128 60	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	112 11	154 20	126 32	.....	173 15	132 71	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	118 26	159 28	131 53	.....	176 79	137 21	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	124 86	164 70	137 16	.....	180 80	142 14	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	131 93	170 47	143 22	.....	185 22	147 54	.....	.....	.....	.....	.....	.....	.....	.....	.....

PREMIUM DIVIDEND POLICY (PARTICIPATING.)

Annual Premiums with each \$1,000 Insurance, with a dividend of 25 per cent of the premiums paid in event of death within the accumulation periods of either 15 or 20 years, also a guaranteed cash value of American 3 per cent reserve at end of accumulation period.

						GUARANTEED CASH VALUE RETURN PREMIUM POLICY. Annual Premium Rates for \$1,000 of Assurance with Return of all Pre- miums if Death Occurs within the Bonus Period.					
						Bonus Period, 15 Years.			Bonus Period, 20 Years.		
						Life, (See below.)	15 Years, Life.	10-Year Endowment.	Life, (See below.)	20 Years, Life.	20-Year Endowment.
18	19	20	21	22	23	.....	.....	.....	.....	.....	.....
18	19	20	21	22	23	.....	.....	.....	.....	.....	.....
18	19	20	21	22	23	.....	.....	.....	.....	.....	.....
18	19	20	21	22	23	.....	.....	.....	.....	.....	.....
24	25	26	27	28	29	.....	.....	.....	.....	.....	.....
24	25	26	27	28	29	.....	.....	.....	.....	.....	.....
24	25	26	27	28	29	.....	.....	.....	.....	.....	.....
24	25	26	27	28	29	.....	.....	.....	.....	.....	.....
30	31	32	33	34	35	.....	.....	.....	.....	.....	.....
30	31	32	33	34	35	.....	.....	.....	.....	.....	.....
30	31	32	33	34	35	.....	.....	.....	.....	.....	.....
30	31	32	33	34	35	.....	.....	.....	.....	.....	.....
36	37	38	39	40	41	.....	.....	.....	.....	.....	.....
36	37	38	39	40	41	.....	.....	.....	.....	.....	.....
36	37	38	39	40	41	.....	.....	.....	.....	.....	.....
36	37	38	39	40	41	.....	.....	.....	.....	.....	.....
42	43	44	45	46	47	.....	.....	.....	.....	.....	.....
42	43	44	45	46	47	.....	.....	.....	.....	.....	.....
42	43	44	45	46	47	.....	.....	.....	.....	.....	.....
42	43	44	45	46	47	.....	.....	.....	.....	.....	.....
48	49	50	51	52	53	.....	.....	.....	.....	.....	.....
48	49	50	51	52	53	.....	.....	.....	.....	.....	.....
48	49	50	51	52	53	.....	.....	.....	.....	.....	.....
48	49	50	51	52	53	.....	.....	.....	.....	.....	.....
54	55	56	57	58	59	.....	.....	.....	.....	.....	.....
54	55	56	57	58	59	.....	.....	.....	.....	.....	.....
54	55	56	57	58	59	.....	.....	.....	.....	.....	.....
54	55	56	57	58	59	.....	.....	.....	.....	.....	.....
60	61	62	63	64	65	.....	.....	.....	.....	.....	.....
60	61	62	63	64	65	.....	.....	.....	.....	.....	.....
60	61	62	63	64	65	.....	.....	.....	.....	.....	.....
60	61	62	63	64	65	.....	.....	.....	.....	.....	.....
66	67	68	69	70	71	.....	.....	.....	.....	.....	.....
66	67	68	69	70	71	.....	.....	.....	.....	.....	.....
66	67	68	69	70	71	.....	.....	.....	.....	.....	.....
66	67	68	69	70	71	.....	.....	.....	.....	.....	.....
72	73	74	75	76	77	.....	.....	.....	.....	.....	.....
72	73	74	75	76	77	.....	.....	.....	.....	.....	.....
72	73	74	75	76	77	.....	.....	.....	.....	.....	.....
72	73	74	75	76	77	.....	.....	.....	.....	.....	.....
78	79	80	81	82	83	.....	.....	.....	.....	.....	.....
78	79	80	81	82	83	.....	.....	.....	.....	.....	.....
78	79	80	81	82	83	.....	.....	.....	.....	.....	.....
78	79	80	81	82	83	.....	.....	.....	.....	.....	.....
84	85	86	87	88	89	.....	.....	.....	.....	.....	.....
84	85	86	87	88	89	.....	.....	.....	.....	.....	.....
84	85	86	87	88	89	.....	.....	.....	.....	.....	.....
84	85	86	87	88	89	.....	.....	.....	.....	.....	.....
90	91	92	93	94	95	.....	.....	.....	.....	.....	.....
90	91	92	93	94	95	.....	.....	.....	.....	.....	.....
90	91	92	93	94	95	.....	.....	.....	.....	.....	.....
90	91	92	93	94	95	.....	.....	.....	.....	.....	.....
96	97	98	99	100	101	.....	.....	.....	.....	.....	.....
96	97	98	99	100	101	.....	.....	.....	.....	.....	.....
96	97	98	99	100	101	.....	.....	.....	.....	.....	.....
96	97	98	99	100	101	.....	.....	.....	.....	.....	.....
102	103	104	105	106	107	.....	.....	.....	.....	.....	.....
102	103	104	105	106	107	.....	.....	.....	.....	.....	.....
102	103	104	105	106	107	.....	.....	.....	.....	.....	.....
102	103	104	105	106	107	.....	.....	.....	.....	.....	.....
108	109	110	111	112	113	.....	.....	.....	.....	.....	.....
108	109	110	111	112	113	.....	.....	.....	.....	.....	.....
108	109	110	111	112	113	.....	.....	.....	.....	.....	.....
108	109	110	111	112	113	.....	.....	.....	.....	.....	.....
114	115	116	117	118	119	.....	.....	.....	.....	.....	.....
114	115	116	117	118	119	.....	.....	.....	.....	.....	.....
114	115	116	117	118	119	.....	.....	.....	.....	.....	.....
114	115	116	117	118	119	.....	.....	.....	.....	.....	.....
120	121	122	123	124	125	.....	.....	.....	.....	.....	.....
120	121	122	123	124	125	.....	.....	.....	.....	.....	.....
120	121	122	123	124	125	.....	.....	.....	.....	.....	.....
120	121	122	123	124	125	.....	.....	.....	.....	.....	.....

At the end of the Bonus Period the Ordinary Life Rates will be reduced as shown on similar policies without return of premiums.

340 EQUITABLE LIFE ASSURANCE SOCIETY, NEW YORK, N.Y.

Premiums for each \$1,000 Insurance (Nonparticipating).

Age at Issue.	LIFE.				ENDOWMENT.			TERM INSURANCE.			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Continuous Annual Premiums.	10 Years.	15 Years.	20 Years.	10 Years.	15 Years.	20 Years.
21	\$15.84	\$38.41	\$28.50	\$23.67	\$93.84	\$59.59	\$42.89	.....	.....	.....	.....
22	16 19	39 04	28 97	24 06	93 89	59 65	42 97	.....	.....	.....	.....
23	16 57	39 68	29 46	24 47	93 95	59 72	43 05	.....	.....	.....	.....
24	16 96	40 35	29 96	24 91	94 01	59 79	43 13	.....	.....	.....	.....
25	17 37	41 05	30 49	25 35	94 07	59 86	43 21	\$12 98	\$13 23	\$13 55	.....
26	17 80	41 78	31 04	25 81	94 14	59 94	43 30	13 17	13 45	13 80	.....
27	18 26	42 53	31 60	26 29	94 21	60 03	43 41	13 37	13 67	14 06	.....
28	18 73	43 30	32 19	26 80	94 30	60 12	43 51	13 59	13 92	14 35	.....
29	19 24	44 11	32 81	27 31	94 38	60 22	43 63	13 82	14 18	14 66	.....
30	19 77	44 95	33 44	27 85	94 47	60 33	43 76	14 07	14 47	15 00	.....
31	20 33	45 81	34 10	28 43	94 56	60 44	43 91	14 34	14 77	15 37	.....
32	20 92	46 72	34 79	29 01	94 67	60 56	44 08	14 63	15 11	15 78	.....
33	21 54	47 65	35 50	29 62	94 78	60 70	44 22	14 94	15 47	16 23	.....
34	22 20	48 62	36 25	30 27	94 91	60 85	44 42	15 27	15 86	16 72	.....
35	22 90	49 63	37 02	30 95	95 04	61 02	44 62	15 63	16 30	17 27	.....
36	23 63	50 67	37 82	31 65	95 18	61 19	44 84	16 02	16 78	17 87	.....
37	24 40	51 76	38 67	32 38	95 34	61 39	45 10	16 45	17 30	18 52	.....
38	25 23	52 89	39 55	33 15	95 52	61 61	45 39	16 92	17 89	19 25	.....
39	26 11	54 06	40 46	33 96	95 70	61 85	45 68	17 43	18 53	20 05	.....
40	27 03	55 28	41 42	34 82	95 91	62 11	46 06	18 00	19 23	20 93	.....
41	28 01	56 53	42 42	35 71	96 14	62 41	46 44	18 62	20 01	21 89	.....
42	29 05	57 85	43 47	36 66	96 40	62 75	46 94	19 31	20 88	22 95	.....
43	30 16	59 23	44 56	37 66	96 68	63 11	47 31	20 08	21 83	24 12	.....
44	31 35	60 64	45 71	38 71	97 00	63 54	47 85	20 93	22 88	25 40	.....
45	32 60	62 13	46 91	39 83	97 35	63 99	48 44	21 87	24 05	26 81	.....
46	33 94	63 68	48 19	41 00	97 76	64 51	49 09	22 92	25 33	28 36	.....
47	35 36	65 29	49 52	42 25	98 21	65 10	49 83	24 08	26 74	30 05	.....
48	36 88	66 98	50 93	43 59	98 70	65 74	50 65	25 36	28 30	31 90	.....
49	38 50	68 73	52 41	45 01	99 26	66 46	51 56	26 78	30 01	33 92	.....
50	40 24	70 56	53 98	46 51	99 89	67 26	52 57	28 34	31 88	36 12	.....
51	42 08	72 48	55 62	48 11	100 58	68 15	53 69	30 05	33 98	38 51	.....
52	44 03	74 47	57 36	49 82	101 34	69 12	54 91	31 93	36 18	41 10	.....
53	46 13	76 55	59 20	51 63	102 19	70 22	56 27	33 99	38 63	43 89	.....
54	48 37	78 72	61 14	53 58	103 15	71 42	57 76	36 26	41 31	46 91	.....
55	50 75	80 99	63 20	55 66	104 17	72 74	59 44	38 74	44 23	50 15	.....
56	53 29	83 37	65 40	57 90	105 31	74 22	61 26	41 45	47 40	52 62	.....
57	56 02	85 86	67 72	60 30	106 57	75 85	63 26	44 42	50 86	55 34	.....
58	58 91	88 47	70 20	62 86	107 98	77 64	65 46	47 68	54 60	58 32	.....
59	62 03	91 22	72 85	65 62	109 53	79 63	67 88	51 24	58 64	61 57	.....
60	65 35	94 12	75 67	68 60	111 24	81 83	70 54	55 12	63 00	65 12	.....
61	68 91	97 18	78 71	71 80	113 13	84 24	.....	.....	.....	.....	.....
62	72 71	100 42	81 96	75 26	115 29	86 90	.....	.....	.....	.....	.....
63	76 80	103 85	85 45	78 99	117 54	89 83	.....	.....	.....	.....	.....
64	81 17	107 49	89 20	83 01	120 10	93 05	.....	.....	.....	.....	.....
65	85 85	111 37	93 23	87 37	122 93	96 58	.....	.....	.....	.....	.....
66	90 87	115 49	97 58	92 09	126 04	.....	.....	.....	.....	.....	.....
67	96 26	119 90	102 27	97 19	129 45	.....	.....	.....	.....	.....	.....
68	102 02	124 58	107 83	102 70	133 18	.....	.....	.....	.....	.....	.....
69	108 19	129 59	112 79	108 67	137 27	.....	.....	.....	.....	.....	.....
70	114 82	134 92	118 70	115 11	141 72	.....	.....	.....	.....	.....	.....

Continuous Instalment Life Policy (Participating). Yearly Premiums for \$1,000 Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14
21	20 82	20 69	20 57	20 44	20 30	20 17	20 04	19 90	19 77	19 63	19 50	19 36	19 22	19 09	18 96
22	21 31	21 18	21 05	20 91	20 78	20 64	20 50	20 36	20 22	20 08	19 94	19 79	19 65	19 52	19 39
23	21 83	21 70	21 56	21 42	21 28	21 14	20 99	20 85	20 70	20 55	20 40	20 25	20 10	19 96	19 83
24	22 38	22 24	22 10	21 95	21 81	21 66	21 51	21 36	21 20	21 05	20 90	20 74	20 59	20 44	20 30
25	22 96	22 82	22 67	22 52	22 37	22 22	22 06	21 90	21 74	21 58	21 42	21 26	21 11	20 95	20 80
26	23 58	23 43	23 28	23 13	22 97	22 81	22 64	22 48	22 31	22 14	21 98	21 81	21 65	21 49	21 33
27	24 23	24 08	23 92	23 76	23 59	23 43	23 26	23 08	22 91	22 73	22 56	22 39	22 22	22 06	21 89
28	24 92	24 76	24 60	24 43	24 26	24 08	23 91	23 73	23 55	23 37	23 19	23 01	22 83	22 66	22 49
29	25 64	25 48	25 31	25 14	24 96	24 79	24 60	24 41	24 23	24 04	23 85	23 66	23 48	23 30	23 12
30	26 42	26 25	26 07	25 89	25 71	25 53	25 34	25 14	24 94	24 75	24 55	24 36	24 17	23 98	23 79
31	27 23	27 06	26 88	26 69	26 50	26 31	26 11	25 91	25 71	25 50	25 30	25 10	24 90	24 70	24 51
32	28 09	27 91	27 73	27 54	27 34	27 14	26 94	26 73	26 51	26 30	26 09	25 89	25 68	25 47	25 26
33	29 00	28 82	28 63	28 43	28 23	28 02	27 81	27 59	27 37	27 15	26 93	26 72	26 51	26 30	26 07
34	29 97	29 78	29 58	29 38	29 17	28 96	28 74	28 51	28 29	28 06	27 83	27 61	27 38	27 15	26 92
35	31 01	30 81	30 60	30 39	30 17	29 95	29 72	29 49	29 25	29 01	28 77	28 53	28 30	28 06	27 82
36	32 09	31 89	31 68	31 46	31 24	31 01	30 77	30 53	30 28	30 03	29 78	29 53	29 29	29 03	28 78
37	33 25	33 04	32 83	32 60	32 37	32 13	31 88	31 63	31 37	31 11	30 85	30 58	30 32	30 06	29 81
38	34 46	34 25	34 03	33 80	33 56	33 32	33 07	32 81	32 54	32 27	32 00	31 72	31 44	31 17	30 91
39	35 77	35 55	35 32	35 08	34 84	34 59	34 33	34 06	33 78	33 50	33 22	32 93	32 64	32 36	32 08
40	37 15	36 93	36 70	36 46	36 20	35 94	35 67	35 39	35 10	34 81	34 52	34 23	33 93	33 63	33 33
41	38 62	38 40	38 17	37 92	37 65	37 38	37 11	36 82	36 52	36 21	35 91	35 60	35 30	34 98	34 67
42	40 17	39 95	39 71	39 45	39 18	38 91	38 62	38 32	38 01	37 69	37 37	37 04	36 71	36 38	36 04
43	41 83	41 60	41 35	41 09	40 81	40 53	40 23	39 92	39 60	39 27	38 95	38 63	38 30	37 96	37 62
44	43 60	43 36	43 11	42 84	42 56	42 26	41 95	41 63	41 30	40 96	40 63	40 29	39 95	39 60	39 25
45	45 49	45 25	44 99	44 71	44 42	44 12	43 80	43 47	43 13	42 78	42 43	42 07	41 71	41 35	40 99
46	47 50	47 25	46 99	46 71	46 41	46 10	45 77	45 43	45 08	44 72	44 35	43 97	43 59	43 22	42 85
47	49 64	49 39	49 13	48 83	48 52	48 20	47 87	47 52	47 15	46 78	46 40	46 00	45 60	45 22	44 84
48	51 92	51 66	51 38	51 09	50 77	50 44	50 10	49 74	49 37	48 98	48 58	48 17	47 77	47 37	46 96
49	54 36	54 09	53 80	53 50	53 18	52 84	52 49	52 12	51 73	51 33	50 92	50 50	50 08	49 66	49 24
50	56 97	56 70	56 41	56 10	55 77	55 42	55 05	54 66	54 25	53 84	53 42	52 99	52 55	52 11	51 67
51	59 75	59 48	59 18	58 86	58 52	58 16	57 78	57 37	56 95	56 52	56 08	55 64	55 19	54 73	54 26
52	62 69	62 42	62 12	61 79	61 44	61 07	60 67	60 25	59 82	59 37	58 92	58 47	57 99	57 52	57 04
53	65 83	65 56	65 25	64 91	64 55	64 17	63 76	63 33	62 88	62 42	61 95	61 48	61 00	60 50	60 00
54	69 19	68 91	68 59	68 25	67 88	67 49	67 07	66 62	66 16	65 69	65 20	64 71	64 20	63 68	63 16
55	72 79	72 51	72 19	71 84	71 46	71 05	70 62	70 18	69 73	69 26	68 78	68 28	67 77	67 24	66 70
56	76 62	76 34	76 02	75 66	75 27	74 85	74 41	73 94	73 47	72 98	72 49	71 98	71 45	70 90	70 34
57	80 70	80 41	80 08	79 71	79 32	78 90	78 45	77 97	77 47	76 95	76 43	75 89	75 34	74 77	74 19
58	85 05	84 76	84 42	84 05	83 64	83 21	82 75	82 25	81 73	81 18	80 61	80 03	79 42	78 81	78 19
59	89 73	89 43	89 08	88 69	88 28	87 83	87 35	86 84	86 29	85 73	85 14	84 52	83 89	83 26	82 62
60	94 77	94 47	94 12	93 72	93 29	92 82	92 31	91 77	91 20	90 60	89 98	89 33	88 67	88 01	87 34
61	100 14	99 84	99 48	99 08	98 63	98 15	97 63	97 08	96 46	95 84	95 19	94 51	93 83	93 14	92 44
62	105 85	105 55	105 19	104 78	104 32	103 82	103 28	102 68	102 05	101 40	100 78	100 03	99 33	98 61	97 89
63	111 96	111 66	111 30	110 87	110 40	109 89	109 32	108 70	108 04	107 36	106 66	105 94	105 21	104 46	103 70
64	118 52	118 23	117 86	117 43	116 94	116 41	115 82	115 17	114 48	113 76	113 03	112 29	111 53	110 75	109 95
65	125 59	125 30	124 93	124 49	123 99	123 44	122 88	122 15	121 48	120 67	119 91	119 14	118 35	117 53	116 69
66	132 17	131 89	131 52	131 06	130 55	130 00	129 45	128 86	128 09	127 29	126 49	125 66	124 81	123 93	123 03
67	141 26	140 99	140 61	140 15	139 62	139 03	138 47	137 84	137 04	136 21	135 18	134 34	133 47	132 58	131 66
68	149 91	149 64	149 27	148 80	148 25	147 64	146 96	146 19	145 35	144 48	143 61	142 74	141 83	140 89	139 93
69	159 16	158 90	158 53	158 05	157 48	156 86	156 15	155 34	154 47	153 56	152 64	151 71	150 77	149 79	148 78
70	169 06	168 82	168 44	167 95	167 37	166 73	166 09	165 15	164 24	163 28	162 32	161 35	160 35	159 32	158 26

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Continuous Instalment Life Policy, Participating. Yearly Premiums for \$1,000 Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

Age.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.														
	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
21	18 84	18 72	18 60	18 48	18 36	18 24	18 12	18 00	17 89	17 78	17 66	17 54	17 43	17 33	17 22
22	19 26	19 13	19 00	18 88	18 75	18 63	18 50	18 38	18 27	18 15	18 04	17 92	17 80	17 69	17 58
23	19 70	19 57	19 43	19 30	19 17	19 05	18 93	18 80	18 68	18 56	18 48	18 30	18 18	18 07	17 97
24	20 16	20 03	19 89	19 75	19 61	19 48	19 35	19 23	19 11	18 98	18 85	18 72	18 60	18 49	18 38
25	20 66	20 51	20 36	20 22	20 09	19 95	19 81	19 68	19 55	19 42	19 29	19 17	19 05	18 93	18 81
26	21 18	21 03	20 88	20 73	20 59	20 44	20 30	20 16	20 03	19 90	19 76	19 63	19 50	19 38	19 25
27	21 73	21 57	21 41	21 26	21 11	20 96	20 82	20 68	20 53	20 39	20 25	20 12	19 99	19 86	19 73
28	22 32	22 15	21 99	21 83	21 67	21 52	21 36	21 21	21 06	20 92	20 77	20 63	20 49	20 36	20 23
29	22 94	22 77	22 60	22 43	22 26	22 09	21 93	21 78	21 62	21 47	21 32	21 17	21 03	20 89	20 76
30	23 61	23 42	23 24	23 06	22 89	22 72	22 55	22 38	22 22	22 06	21 90	21 75	21 60	21 46	21 32
31	24 31	24 11	23 92	23 74	23 55	23 37	23 19	23 01	22 84	22 68	22 52	22 36	22 20	22 05	21 91
32	25 05	24 84	24 64	24 45	24 26	24 07	23 88	23 70	23 52	23 34	23 17	23 00	22 84	22 68	22 53
33	25 85	25 63	25 42	25 21	25 01	24 81	24 62	24 42	24 23	24 04	23 86	23 69	23 52	23 36	23 21
34	26 69	26 47	26 25	26 03	25 82	25 61	25 40	25 20	25 00	24 80	24 61	24 43	24 24	24 09	23 92
35	27 59	27 36	27 13	26 91	26 69	26 47	26 25	26 03	25 82	25 61	25 41	25 21	25 02	24 84	24 67
36	28 54	28 30	28 06	27 83	27 60	27 37	27 14	26 91	26 68	26 46	26 25	26 05	25 85	25 65	25 46
37	29 56	29 31	29 06	28 82	28 58	28 34	28 09	27 85	27 61	27 38	27 15	26 93	26 72	26 51	26 31
38	30 65	30 38	30 12	29 86	29 61	29 36	29 10	28 85	28 60	28 35	28 11	27 88	27 65	27 43	27 23
39	31 80	31 52	31 25	30 98	30 71	30 44	30 17	29 91	29 65	29 39	29 13	28 88	28 65	28 42	28 20
40	33 04	32 75	32 46	32 17	31 88	31 60	31 32	31 04	30 76	30 49	30 23	29 97	29 72	29 47	29 23
41	34 37	34 06	33 75	33 44	33 13	32 84	32 54	32 25	31 96	31 67	31 39	31 12	30 86	30 60	30 34
42	35 78	35 46	35 13	34 80	34 48	34 16	33 85	33 54	33 23	32 94	32 64	32 35	32 07	31 81	31 52
43	37 28	36 95	36 60	36 26	35 93	35 60	35 27	34 94	34 62	34 30	34 03	33 68	33 38	33 08	32 79
44	38 90	38 55	38 18	37 83	37 48	37 13	36 78	36 43	36 09	35 75	35 42	35 08	34 74	34 40	34 15
45	40 63	40 26	39 88	39 50	39 13	38 77	38 40	38 03	37 67	37 31	36 96	36 61	36 27	35 93	35 62
46	42 47	42 08	41 69	41 29	40 90	40 52	40 13	39 75	39 38	38 99	38 61	38 24	37 87	37 53	37 19
47	44 44	44 03	43 62	43 21	42 80	42 40	41 99	41 59	41 19	40 79	40 39	39 99	39 59	39 23	38 87
48	46 54	46 12	45 69	45 27	44 84	44 41	43 98	43 56	43 13	42 71	42 29	41 88	41 45	41 03	40 66
49	48 80	48 36	47 91	47 47	47 02	46 57	46 11	45 66	45 21	44 77	44 32	43 88	43 43	43 01	42 60
50	51 22	50 76	50 29	49 82	49 35	48 88	48 40	47 92	47 44	46 97	46 50	46 04	45 58	45 12	44 67
51	53 53	53 05	52 52	52 04	51 51	51 04	50 50	50 08	49 49	49 04	48 48	48 03	47 57	47 10	46 66
52	56 55	56 05	55 55	55 03	54 50	54 03	53 53	53 02	52 42	51 51	51 05	50 50	50 04	49 58	49 12
53	59 49	58 57	58 04	57 50	56 57	56 05	55 15	54 25	53 35	52 45	51 55	51 05	50 50	50 04	49 58
54	62 63	62 06	61 53	61 00	60 50	59 59	59 08	58 18	57 28	56 38	55 48	54 58	54 03	53 57	53 11
55	65 99	65 42	64 84	64 25	63 66	63 06	62 45	61 81	61 11	60 50	59 50	58 50	57 58	56 66	55 75
56	69 59	68 99	68 39	67 77	67 15	66 52	65 88	65 24	64 59	63 93	63 28	62 62	61 95	61 28	60 60
57	73 44	72 82	72 19	71 55	70 89	70 22	69 54	68 86	68 18	67 51	66 83	66 15	65 46	64 77	64 04
58	77 56	76 92	76 28	75 63	74 90	74 20	73 48	72 76	72 05	71 34	70 61	69 89	69 16	68 43	67 67
59	81 96	81 29	80 60	79 91	79 19	78 45	77 70	76 94	76 19	75 44	74 68	73 90	73 12	72 34	71 57
60	86 66	85 97	85 26	84 53	83 77	83 00	82 22	81 44	80 65	79 85	79 04	78 22	77 40	76 57	75 75
61	91 73	91 01	90 27	89 50	88 71	87 90	87 08	86 26	85 43	84 58	83 83	83 02	82 19	81 36	80 53
62	97 18	96 37	95 50	94 79	93 98	93 12	92 26	91 40	90 52	89 64	88 88	88 06	87 23	86 40	85 56
63	102 92	102 12	101 30	100 46	99 60	98 72	97 82	96 91	95 99	95 06	94 11	93 15	92 19	91 20	90 23
64	109 18	108 29	107 43	106 55	105 65	104 73	103 79	102 84	101 87	100 88	99 88	98 87	97 85	96 81	95 77
65	115 84	114 95	114 05	113 13	112 18	111 22	110 24	109 23	108 21	107 17	106 12	105 05	103 97	102 87	101 77
66	123 03	122 11	121 16	120 19	119 20	118 19	117 16	116 10	115 02	113 92	112 81	111 69	110 54	109 38	108 23
67	130 72	129 76	128 75	127 73	126 70	125 64	124 55	123 44	122 30	121 14	119 96	118 79	117 59	116 35	115 11
68	138 94	137 92	136 88	135 81	134 72	133 61	132 46	131 29	129 10	127 88	126 65	125 39	124 11	122 81	121 50
69	147 74	146 67	145 58	144 46	143 31	142 14	140 94	139 71	138 45	137 17	135 86	134 54	133 19	131 81	130 43
70	157 17	156 06	154 91	153 73	152 53	151 29	150 03	148 73	147 40	146 05	144 68	143 28	141 85	140 40	138 98

Continuous Instalment (Life) Policy (Participating). Yearly Premiums for \$1,000 Life Policy, Payable in Yearly Instalments of \$50 each, for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age at Issue.	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
21	17 12	17 01	16 91	16 82	16 73	16 64	16 54	16 44	16 35	16 26	16 18	16 09	16 01	15 93	15 85
22	17 48	17 37	17 27	17 17	17 08	16 99	16 89	16 79	16 69	16 60	16 52	16 44	16 36	16 27	16 20
23	17 87	17 76	17 65	17 55	17 45	17 35	17 25	17 16	17 06	16 96	16 87	16 79	16 71	16 63	16 55
24	18 27	18 16	18 06	17 94	17 84	17 74	17 64	17 54	17 44	17 35	17 26	17 17	17 08	17 00	16 93
25	18 69	18 58	18 47	18 36	18 25	18 15	18 04	17 94	17 84	17 75	17 66	17 57	17 48	17 40	17 32
26	19 13	19 02	18 90	18 79	18 68	18 57	18 47	18 36	18 26	18 17	18 08	17 99	17 90	17 81	17 73
27	19 60	19 48	19 37	19 25	19 13	19 02	18 92	18 81	18 71	18 61	18 52	18 43	18 34	18 25	18 16
28	20 10	19 97	19 85	19 73	19 61	19 50	19 39	19 28	19 18	19 08	18 98	18 89	18 80	18 71	18 62
29	20 63	20 50	20 37	20 24	20 12	20 00	19 89	19 78	19 67	19 57	19 47	19 37	19 28	19 19	19 10
30	21 18	21 04	20 91	20 78	20 66	20 54	20 42	20 31	20 20	20 09	19 98	19 88	19 79	19 70	19 61
31	21 77	21 63	21 49	21 36	21 22	21 10	20 98	20 86	20 75	20 64	20 53	20 43	20 32	20 23	20 14
32	22 39	22 25	22 10	21 96	21 82	21 69	21 56	21 44	21 32	21 21	21 10	20 99	20 89	20 79	20 70
33	23 05	22 90	22 75	22 60	22 46	22 32	22 18	22 05	21 93	21 82	21 71	21 60	21 49	21 39	21 29
34	23 76	23 60	23 44	23 29	23 13	22 98	22 84	22 71	22 59	22 47	22 35	22 23	22 12	22 02	21 91
35	24 50	24 33	24 17	24 00	23 84	23 69	23 54	23 40	23 27	23 15	23 03	22 91	22 79	22 68	22 58
36	25 28	25 11	24 94	24 77	24 60	24 44	24 29	24 14	24 00	23 87	23 74	23 61	23 49	23 38	23 28
37	26 12	25 93	25 75	25 57	25 40	25 23	25 07	24 92	24 77	24 63	24 50	24 37	24 25	24 14	24 03
38	27 03	26 83	26 63	26 44	26 26	26 08	25 91	25 74	25 59	25 45	25 32	25 18	25 05	24 93	24 81
39	27 98	27 77	27 57	27 37	27 18	26 99	26 81	26 64	26 47	26 31	26 17	26 03	25 90	25 77	25 65
40	29 00	28 79	28 58	28 35	28 15	27 94	27 77	27 58	27 40	27 24	27 08	26 93	26 79	26 65	26 53
41	30 09	29 87	29 65	29 40	29 19	28 98	28 78	28 59	28 41	28 23	28 06	27 90	27 75	27 61	27 48
42	31 26	31 01	30 75	30 52	30 29	30 08	29 87	29 67	29 47	29 28	29 09	28 92	28 76	28 62	28 48
43	32 52	32 25	31 99	31 73	31 48	31 25	31 02	30 80	30 60	30 40	30 20	30 02	29 85	29 70	29 55
44	33 88	33 57	33 29	33 02	32 76	32 51	32 26	32 03	31 81	31 60	31 39	31 20	31 02	30 85	30 69
45	35 30	34 99	34 68	34 39	34 11	33 85	33 59	33 34	33 10	32 88	32 67	32 47	32 27	32 09	31 92
46	36 85	36 51	36 18	35 87	35 57	35 29	35 01	34 74	34 49	34 26	34 03	33 81	33 60	33 41	33 23
47	38 51	38 15	37 80	37 46	37 14	36 84	36 54	36 25	35 98	35 73	35 48	35 25	35 03	34 82	34 63
48	40 28	39 90	39 53	39 18	38 84	38 51	38 19	37 88	37 58	37 30	37 04	36 79	36 55	36 32	36 11
49	42 19	41 79	41 39	41 01	40 65	40 29	39 94	39 61	39 30	38 99	38 70	38 43	38 17	37 93	37 70
50	44 23	43 80	43 39	42 98	42 59	42 21	41 83	41 47	41 18	40 80	40 49	40 20	39 92	39 66	39 41
51	46 42	45 97	45 53	45 10	44 67	44 25	43 84	43 45	43 08	42 73	42 40	42 09	41 80	41 51	41 23
52	48 77	48 29	47 82	47 35	46 89	46 44	46 00	45 58	45 18	44 81	44 46	44 13	43 80	43 48	43 19
53	51 29	50 78	50 28	49 78	49 29	48 81	48 33	47 87	47 44	47 04	46 66	46 31	45 96	45 61	45 33
54	54 00	53 45	52 91	52 37	51 85	51 34	50 83	50 33	49 86	49 48	49 02	48 64	48 26	47 89	47 54
55	56 91	56 31	55 78	55 16	54 60	54 05	53 50	52 98	52 48	52 00	51 55	51 13	50 72	50 33	49 95
56	60 02	59 38	58 75	58 14	57 54	56 95	56 38	55 82	55 28	54 77	54 28	53 81	53 37	52 94	52 53
57	63 36	62 67	62 00	61 35	60 71	60 07	59 45	58 86	58 29	57 74	57 20	56 69	56 21	55 74	55 29
58	66 95	66 22	65 50	64 81	64 12	63 43	62 77	62 13	61 51	60 92	60 34	59 78	59 24	58 74	58 23
59	70 80	70 02	69 26	68 51	67 78	67 04	66 32	65 63	64 97	64 33	63 70	63 10	62 52	61 97	61 44
60	74 93	74 11	73 30	72 50	71 71	70 93	70 16	69 42	68 70	67 99	67 31	66 66	66 04	65 44	64 87
61	79 38	78 51	77 65	76 79	75 94	75 11	74 29	73 49	72 71	71 95	71 23	70 51	69 83	69 18	68 56
62	84 14	83 21	82 29	81 38	80 47	79 58	78 71	77 85	77 01	76 18	75 39	74 63	73 89	73 18	72 51
63	89 24	88 26	87 28	86 30	85 34	84 39	83 45	82 52	81 62	80 74	79 89	79 05	78 25	77 48	76 73
64	94 74	93 70	92 65	91 61	90 58	89 56	88 56	87 57	86 59	85 64	84 72	83 83	82 96	82 12	81 32
65	100 67	99 57	98 45	97 34	96 24	95 15	94 08	93 01	91 96	90 93	89 84	88 98	88 04	87 13	86 26
66	107 08	105 88	104 69	103 50	102 32	101 16	100 01	98 87	97 74	96 63	95 54	94 53	93 50	92 52	91 58
67	113 87	112 68	111 37	110 10	108 85	107 61	106 38	105 15	103 93	102 74	101 59	100 47	99 37	98 30	97 27
68	121 19	119 87	118 53	117 18	115 84	114 52	113 20	111 89	110 58	109 30	108 06	106 85	105 66	104 51	103 40
69	129 04	127 63	126 21	124 77	123 35	121 93	120 52	119 12	117 73	116 35	115 01	113 71	112 43	111 18	109 96
70	137 45	135 96	134 45	132 92	131 40	129 90	128 39	126 88	125 39	123 92	122 48	121 07	119 69	118 34	117 04

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Continuous Instalment Life Policy (Participating). Yearly Premiums for \$1,000 Life Policy Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.																
Age.	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	
21	15 78	15 72	15 65	15 59	15 53	15 47	15 42	15 37	15 32	15 28	15 25	15 21	15 18	15 16	15 13	
22	16 12	16 05	15 98	15 92	15 86	15 80	15 75	15 70	15 65	15 62	15 58	15 55	15 52	15 49	15 46	
23	16 48	16 41	16 34	16 27	16 21	16 16	16 11	16 06	16 01	15 97	15 94	15 90	15 87	15 85	15 82	
24	16 85	16 78	16 71	16 64	16 58	16 52	16 47	16 42	16 38	16 34	16 30	16 27	16 24	16 21	16 18	
25	17 24	17 17	17 10	17 03	16 97	16 91	16 86	16 81	16 77	16 72	16 68	16 65	16 62	16 59	16 57	
26	17 65	17 58	17 51	17 44	17 37	17 31	17 26	17 21	17 17	17 12	17 08	17 05	17 02	16 99	16 97	
27	18 08	18 01	17 94	17 87	17 81	17 75	17 69	17 64	17 60	17 55	17 51	17 48	17 44	17 41	17 39	
28	18 54	18 46	18 39	18 32	18 26	18 20	18 14	18 09	18 05	18 00	17 96	17 92	17 89	17 86	17 84	
29	19 02	18 94	18 87	18 80	18 73	18 67	18 62	18 57	18 52	18 48	18 43	18 39	18 36	18 33	18 30	
30	19 52	19 44	19 37	19 30	19 23	19 17	19 11	19 06	19 01	18 96	18 92	18 88	18 85	18 82	18 79	
31	20 05	19 97	19 90	19 83	19 76	19 69	19 63	19 57	19 52	19 48	19 43	19 39	19 36	19 33	19 30	
32	20 61	20 53	20 46	20 39	20 31	20 24	20 18	20 13	20 08	20 03	19 98	19 94	19 91	19 88	19 85	
33	21 20	21 12	21 04	20 96	20 89	20 82	20 75	20 69	20 64	20 60	20 55	20 51	20 48	20 45	20 42	
34	21 82	21 74	21 66	21 58	21 50	21 43	21 36	21 30	21 25	21 20	21 16	21 12	21 08	21 05	21 02	
35	22 48	22 39	22 31	22 23	22 15	22 07	22 00	21 94	21 89	21 84	21 80	21 76	21 72	21 69	21 67	
36	23 18	23 09	23 00	22 91	22 83	22 75	22 68	22 62	22 56	22 51	22 46	22 42	22 39	22 36	22 33	
37	23 92	23 82	23 73	23 64	23 55	23 47	23 40	23 34	23 28	23 23	23 18	23 14	23 10	23 07	23 04	
38	24 70	24 60	24 50	24 41	24 32	24 24	24 17	24 10	24 04	23 99	23 94	23 90	23 86	23 83	23 80	
39	25 53	25 42	25 32	25 22	25 13	25 05	24 98	24 91	24 85	24 79	24 74	24 69	24 65	24 62	24 59	
40	26 41	26 30	26 19	26 09	26 00	25 91	25 83	25 76	25 69	25 63	25 58	25 54	25 50	25 46	25 43	
41	27 34	27 23	27 12	27 02	26 92	26 83	26 74	26 66	26 59	26 53	26 48	26 44	26 40	26 36	26 32	
42	28 34	28 22	28 11	28 00	27 90	27 80	27 70	27 62	27 55	27 49	27 43	27 38	27 34	27 30	27 26	
43	29 41	29 28	29 16	29 05	28 94	28 83	28 73	28 65	28 57	28 50	28 44	28 39	28 35	28 31	28 27	
44	30 54	30 40	30 27	30 15	30 03	29 93	29 83	29 74	29 66	29 59	29 52	29 46	29 42	29 38	29 34	
45	31 75	31 60	31 46	31 33	31 21	31 10	31 00	30 90	30 82	30 75	30 68	30 61	30 55	30 51	30 47	
46	33 04	32 87	32 72	32 58	32 46	32 34	32 24	32 15	32 06	31 98	31 90	31 82	31 76	31 72	31 68	
47	34 42	34 24	34 08	33 53	33 40	33 28	33 18	33 09	32 99	32 91	32 83	32 75	32 68	32 63	32 59	
48	35 90	35 71	35 53	35 37	35 22	35 09	34 98	34 88	34 79	34 71	34 63	34 55	34 48	34 43	34 39	
49	37 48	37 28	37 09	36 52	36 36	36 21	36 10	36 00	35 91	35 83	35 75	35 67	35 60	35 55	35 51	
50	39 18	38 96	38 76	38 58	38 40	38 24	38 09	37 96	37 84	37 73	37 64	37 56	37 48	37 42	37 38	
51	40 98	40 76	40 54	40 34	40 15	39 97	39 81	39 66	39 53	39 42	39 32	39 23	39 15	39 08	39 02	
52	42 91	42 67	42 44	42 22	42 01	41 81	41 63	41 48	41 34	41 22	41 11	41 02	40 94	40 86	40 79	
53	44 99	44 72	44 47	44 23	44 00	43 79	43 59	43 43	43 27	43 14	43 02	42 92	42 84	42 76	42 68	
54	47 21	46 91	46 63	46 37	46 13	45 91	45 70	45 51	45 35	45 20	45 07	44 96	44 87	44 78	44 70	
55	49 58	49 24	48 94	48 66	48 40	48 16	47 94	47 74	47 56	47 40	47 26	47 14	47 04	46 95	46 86	
56	52 12	51 75	51 41	51 11	50 50	50 28	50 06	49 49	49 28	49 09	48 50	48 39	48 29	48 20	48 11	
57	54 85	54 43	54 06	53 53	53 28	53 05	52 52	52 28	52 06	51 49	51 26	51 10	51 01	50 92	50 83	
58	57 79	57 33	56 53	56 19	55 48	55 25	55 02	54 55	54 28	54 05	53 77	53 62	53 54	53 45	53 36	
59	60 94	60 46	60 02	59 59	59 27	59 03	58 58	58 32	58 07	57 57	57 44	57 36	57 27	57 17	57 04	
60	64 83	63 82	63 28	62 52	62 16	61 50	61 26	61 01	60 76	60 50	60 26	60 09	59 50	59 32	59 17	
61	67 97	67 42	66 66	66 20	65 55	65 28	65 03	64 48	64 22	63 58	63 33	63 16	62 57	62 38	62 23	
62	71 87	71 26	70 70	70 17	69 58	69 28	69 03	68 48	68 22	67 58	67 33	67 16	66 57	66 38	66 23	
63	76 05	75 40	74 79	74 21	73 57	73 27	73 02	72 47	72 21	71 57	71 32	71 15	70 56	70 37	70 22	
64	80 57	79 85	79 18	78 55	78 27	77 57	77 32	76 76	76 50	75 86	75 61	75 44	75 25	75 06	74 51	
65	85 44	84 66	83 92	83 23	82 58	82 28	82 03	81 47	81 21	80 57	80 32	80 15	79 56	79 37	79 22	
66	90 68	89 83	88 88	88 17	87 47	86 76	86 51	85 95	85 69	85 05	84 80	84 63	84 44	84 25	84 10	
67	96 30	95 38	94 50	93 79	93 02	92 27	91 51	90 90	90 64	89 99	89 74	89 57	89 38	89 19	89 04	
68	102 34	101 34	100 38	99 47	98 62	97 83	97 10	96 44	95 82	95 27	94 77	94 32	93 83	93 60	93 31	
69	108 83	107 74	106 70	105 71	104 78	103 92	103 12	102 38	101 71	101 10	100 54	100 05	99 52	99 25	98 96	
70	115 80	114 62	113 48	112 40	111 38	110 44	109 57	108 77	108 03	107 35	106 74	106 20	105 72	105 32	104 98	

Continuous Instalment Life Policy (Participating). Yearly Premiums for \$1,000 Life Policy payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.												Annual Pre- miums for \$1,000 if Beneficiary dies before the Insured. Ordinary Life.
Age.	60	61	62	63	64	65	66	67	68	69	70	
21	15 11	15 09	15 08	15 07	15 06	15 06	15 06	15 06	15 06	15 06	15 06	15 04
22	15 44	15 42	15 41	15 40	15 39	15 39	15 39	15 39	15 39	15 39	15 39	15 37
23	16 00	15 78	15 76	15 75	15 74	15 74	15 74	15 74	15 74	15 74	15 74	15 72
24	16 16	16 14	16 13	16 12	16 11	16 10	16 10	16 10	16 10	16 10	16 10	16 08
25	16 55	16 53	16 51	16 50	16 49	16 48	16 48	16 48	16 48	16 48	16 48	16 46
26	16 95	16 93	16 91	16 90	16 89	16 88	16 88	16 88	16 88	16 88	16 88	16 86
27	17 37	17 35	17 33	17 32	17 31	17 30	17 30	17 30	17 30	17 30	17 30	17 28
28	17 82	17 80	17 78	17 77	17 76	17 75	17 75	17 75	17 75	17 75	17 75	17 73
29	18 28	18 26	18 24	18 23	18 22	18 21	18 21	18 21	18 21	18 21	18 21	18 19
30	18 77	18 75	18 73	18 72	18 71	18 70	18 70	18 70	18 70	18 70	18 70	18 68
31	19 28	19 26	19 24	19 23	19 22	19 21	19 21	19 21	19 21	19 21	19 21	19 19
32	19 83	19 81	19 79	19 77	19 76	19 75	19 75	19 75	19 75	19 75	19 75	19 73
33	20 40	20 38	20 36	20 34	20 33	20 32	20 32	20 32	20 32	20 32	20 32	20 30
34	21 00	20 98	20 96	20 94	20 93	20 92	20 92	20 92	20 92	20 92	20 92	20 90
35	21 64	21 62	21 60	21 58	21 57	21 56	21 56	21 56	21 56	21 56	21 56	21 54
36	22 31	22 29	22 27	22 25	22 24	22 23	22 23	22 23	22 23	22 23	22 23	22 21
37	23 01	22 99	22 97	22 95	22 94	22 93	22 93	22 93	22 93	22 93	22 93	22 91
38	23 77	23 75	23 73	23 71	23 69	23 68	23 68	23 68	23 68	23 68	23 68	23 66
39	24 56	24 54	24 52	24 50	24 48	24 47	24 47	24 47	24 47	24 47	24 47	24 45
40	25 40	25 37	25 35	25 33	25 32	25 31	25 31	25 31	25 31	25 31	25 31	25 29
41	26 29	26 26	26 24	26 22	26 21	26 20	26 20	26 20	26 20	26 20	26 20	26 18
42	27 23	27 21	27 19	27 17	27 15	27 14	27 14	27 14	27 14	27 14	27 14	27 12
43	28 24	28 21	28 19	28 17	28 15	28 14	28 14	28 14	28 14	28 14	28 14	28 12
44	29 31	29 28	29 25	29 23	29 22	29 21	29 20	29 20	29 20	29 20	29 20	29 18
45	30 44	30 41	30 38	30 36	30 35	30 34	30 33	30 33	30 33	30 33	30 33	30 31
46	31 64	31 61	31 59	31 57	31 55	31 54	31 53	31 53	31 53	31 53	31 53	31 51
47	32 93	32 90	32 87	32 85	32 83	32 82	32 81	32 81	32 81	32 81	32 81	32 79
48	34 30	34 27	34 24	34 22	34 20	34 18	34 17	34 17	34 17	34 17	34 17	34 15
49	35 77	35 73	35 70	35 67	35 65	35 63	35 62	35 62	35 62	35 62	35 62	35 60
50	37 32	37 28	37 25	37 22	37 20	37 18	37 17	37 16	37 16	37 16	37 16	37 14
51	38 97	38 93	38 90	38 87	38 85	38 83	38 82	38 81	38 81	38 81	38 81	38 79
52	40 79	40 69	40 65	40 62	40 60	40 58	40 57	40 56	40 56	40 56	40 56	40 54
53	42 62	42 57	42 53	42 50	42 47	42 45	42 44	42 43	42 43	42 43	42 43	42 41
54	44 63	44 58	44 53	44 50	44 47	44 45	44 43	44 42	44 42	44 42	44 42	44 40
55	46 78	46 72	46 67	46 63	46 60	46 58	46 56	46 55	46 54	46 54	46 54	46 52
56	49 06	48 99	48 94	48 91	48 88	48 85	48 83	48 82	48 81	48 81	48 81	48 79
57	51 51	51 44	51 38	51 34	51 31	51 28	51 25	51 24	51 23	51 23	51 23	51 21
58	54 12	54 04	53 98	53 94	53 90	53 87	53 84	53 83	53 82	53 82	53 82	53 80
59	56 98	56 84	56 77	56 72	56 68	56 64	56 61	56 60	56 59	56 59	56 59	56 57
60	59 92	59 82	59 75	59 69	59 65	59 61	59 58	59 56	59 55	59 55	59 55	59 53
61	63 13	63 02	62 94	62 88	62 83	62 78	62 75	62 72	62 71	62 71	62 71	62 69
62	66 56	66 44	66 35	66 28	66 23	66 18	66 14	66 11	66 10	66 10	66 10	66 08
63	70 24	70 11	70 01	69 93	69 87	69 81	69 77	69 74	69 73	69 72	69 72	69 70
64	74 19	74 04	73 98	73 84	73 77	73 71	73 66	73 63	73 62	73 61	73 61	73 59
65	78 42	78 26	78 14	78 04	77 96	77 89	77 84	77 81	77 79	77 78	77 78	77 76
66	82 96	82 79	82 65	82 54	82 45	82 37	82 31	82 28	82 25	82 24	82 24	82 22
67	87 83	87 63	87 48	87 36	87 26	87 18	87 11	87 07	87 04	87 03	87 03	87 01
68	93 05	92 83	92 66	92 52	92 41	92 32	92 25	92 20	92 17	92 16	92 16	92 14
69	98 64	98 40	98 21	98 06	97 94	97 84	97 76	97 67	97 67	97 65	97 65	97 63
70	104 64	104 37	104 16	104 00	103 86	103 75	103 66	103 60	103 56	103 54	103 54	103 52

Continuous Instalment 20-Premiums Life Policy (Participating).
 Yearly Premiums for \$1,000, Payable in Yearly Instalments
 of \$50 each, for Twenty Years, and as much longer as
 the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.															
AGE	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14
21	31 08	30 71	30 73	30 55	30 36	30 17	29 98	29 79	29 59	29 39	29 19	28 99	28 7	28 50	28 29
22	31 53	31 45	31 28	31 07	30 88	30 69	30 49	30 29	30 09	29 89	29 68	29 47	29 2	29 05	28 84
23	32 21	32 02	31 83	31 64	31 44	31 24	31 03	30 82	30 61	30 40	30 19	29 97	29 7	29 54	29 33
24	32 51	32 52	32 43	32 23	32 02	31 81	31 60	31 38	31 16	30 94	30 72	30 49	30 27	30 05	29 83
25	33 45	33 25	33 05	32 84	32 63	32 41	32 19	31 96	31 73	31 50	31 27	31 05	30 83	30 61	30 39
26	34 12	33 92	33 71	33 49	33 27	33 05	32 82	32 58	32 34	32 10	31 87	31 64	31 41	31 18	30 96
27	34 32	34 51	34 29	34 17	33 94	33 71	33 47	33 23	32 98	32 73	32 48	32 25	32 01	31 78	31 55
28	35 54	35 33	35 11	34 88	34 65	34 41	34 16	33 91	33 66	33 40	33 15	32 90	32 66	32 42	32 18
29	36 31	36 09	35 86	35 63	35 39	35 14	34 89	34 63	34 37	34 10	33 84	33 58	33 32	33 08	32 83
30	37 10	36 88	36 65	36 41	36 16	35 91	35 65	35 39	35 12	34 85	34 58	34 31	34 04	33 78	33 52
31	37 94	37 71	37 47	37 23	36 98	36 72	36 46	36 19	35 91	35 63	35 35	35 07	34 79	34 52	34 25
32	38 82	38 58	38 34	38 09	37 83	37 56	37 29	37 01	36 73	36 45	36 16	35 87	35 58	35 29	35 01
33	39 74	39 50	39 25	38 99	38 72	38 45	38 17	37 89	37 60	37 31	37 01	36 71	36 41	36 11	35 81
34	40 70	40 46	40 21	39 94	39 67	39 39	39 10	38 81	38 51	38 20	37 89	37 58	37 27	36 96	36 66
35	41 72	41 47	41 21	40 94	40 66	40 38	40 09	39 77	39 46	39 15	38 83	38 51	38 19	37 87	37 55
36	42 79	42 54	42 28	42 00	41 71	41 42	41 11	40 79	40 47	40 14	39 81	39 48	39 15	38 82	38 50
37	43 90	43 65	43 38	43 10	42 81	42 50	42 18	41 86	41 53	41 19	40 85	40 51	40 17	39 83	39 49
38	45 08	44 82	44 55	44 26	43 96	43 65	43 33	42 99	42 65	42 30	41 95	41 60	41 25	40 91	40 56
39	46 31	46 05	45 77	45 48	45 17	44 86	44 53	44 18	43 83	43 48	43 12	42 76	42 40	42 04	41 68
40	47 52	47 26	47 08	46 78	46 48	46 14	45 80	45 45	45 09	44 72	44 35	43 99	43 62	43 25	42 87
41	49 00	48 73	48 44	48 14	47 82	47 49	47 14	46 78	46 41	46 03	45 65	45 28	44 90	44 51	44 12
42	50 44	50 17	49 88	49 57	49 24	48 91	48 56	48 19	47 81	47 42	47 03	46 65	46 26	45 86	45 45
43	51 96	51 69	51 40	51 08	50 75	50 41	50 05	49 67	49 28	48 88	48 48	48 08	47 68	47 27	46 85
44	53 58	53 31	53 01	52 69	52 35	52 00	51 63	51 24	50 84	50 43	50 02	49 61	49 19	48 77	48 34
45	55 30	55 02	54 73	54 40	54 05	53 69	53 31	52 91	52 50	52 08	51 65	51 22	50 79	50 35	49 91
46	57 12	56 84	56 54	56 21	55 86	55 49	55 10	54 69	54 26	53 82	53 38	52 94	52 49	52 04	51 59
47	59 05	58 77	58 46	58 12	57 76	57 38	56 96	56 56	56 12	55 67	55 22	54 77	54 31	53 85	53 39
48	61 08	60 80	60 49	60 15	59 78	59 40	58 99	58 56	58 11	57 65	57 18	56 72	56 25	55 78	55 30
49	63 25	62 97	62 65	62 31	61 94	61 55	61 13	60 69	60 23	59 76	59 28	58 80	58 32	57 83	57 34
50	65 57	65 29	64 97	64 62	64 24	63 84	63 42	62 97	62 50	62 01	61 52	61 03	60 53	60 03	59 52
51	68 03	67 75	67 42	67 06	66 68	66 28	65 85	65 39	64 91	64 42	63 92	63 41	62 90	62 38	61 85
52	70 64	70 35	70 02	69 65	69 27	68 86	68 42	67 95	67 48	66 98	66 47	65 94	65 41	64 87	64 33
53	73 42	73 12	72 79	72 42	72 03	71 62	71 17	70 70	70 20	69 69	69 17	68 63	68 09	67 53	66 97
54	76 40	76 10	75 76	75 39	74 99	74 57	74 11	73 63	73 12	72 59	72 05	71 50	70 94	70 36	69 78
55	79 60	79 31	78 97	78 59	78 18	77 74	77 27	76 76	76 22	75 67	75 11	74 55	73 98	73 39	72 79
56	83 02	82 74	82 40	82 01	81 59	81 13	80 64	80 11	79 54	78 98	78 39	77 82	77 23	76 62	76 00
57	86 56	86 27	85 93	85 54	85 21	84 74	84 24	83 69	83 10	82 50	81 91	81 32	80 71	80 09	79 46
58	90 55	90 27	89 92	89 52	89 08	88 61	88 09	87 53	86 93	86 32	85 71	85 09	84 46	83 82	83 17
59	94 75	94 47	94 12	93 72	93 26	92 78	92 26	91 68	91 07	90 44	89 81	89 16	88 51	87 85	87 19
60	99 30	98 01	97 55	96 24	95 78	95 29	94 76	94 18	93 56	92 92	92 26	91 59	90 91	90 23	89 53
61	104 19	103 89	103 53	102 11	101 65	101 15	100 60	100 00	99 36	98 70	98 02	97 33	96 62	95 91	95 19
62	109 41	109 11	108 75	107 32	106 85	106 33	105 77	105 15	104 49	103 89	103 26	102 60	101 92	101 23	100 53
63	115 03	114 73	114 36	113 93	113 45	112 92	112 34	111 70	111 01	110 31	109 59	108 85	108 10	107 33	106 55
64	121 11	120 82	120 45	120 01	119 51	119 97	118 87	117 71	117 00	116 27	115 52	114 76	113 99	113 19	112 37
65	127 78	127 45	127 07	126 63	126 12	125 56	124 94	124 25	123 52	122 76	121 98	121 19	120 39	119 56	118 70
66	134 89	134 51	134 14	133 78	133 26	132 69	132 05	131 33	130 57	129 77	128 96	128 15	127 31	126 44	125 55
67	142 59	142 21	141 84	141 47	141 04	140 35	139 69	138 94	138 14	137 31	136 47	135 62	134 74	133 84	132 91
68	150 88	150 50	150 14	149 78	149 22	148 51	147 92	147 15	146 31	145 44	144 56	143 68	142 77	141 83	140 85
69	159 83	159 47	159 10	158 71	158 15	157 52	156 80	156 00	155 13	154 22	153 30	152 37	151 42	150 43	149 42
70	169 43	169 07	168 69	168 27	167 79	167 15	166 41	165 57	164 65	163 69	162 73	161 75	160 75	159 72	158 66

EQUITABLE LIFE ASSURANCE SOCIETY, NEW YORK, N. Y. 847

Continuous Instalment 20-Premiums Life Policy (Participating). Yearly Premiums for \$1,000 Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

Age.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.																		
	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29				
21	28	20	28	01	27	88	27	65	27	47	27	80	27	18	26	96	26	79	26
22	28	64	28	45	28	26	28	08	27	90	27	72	27	54	27	96	27	19	27
23	29	19	28	93	28	74	28	55	28	37	28	19	28	00	27	81	27	63	27
24	29	64	29	48	29	23	29	04	28	85	28	66	28	47	28	28	09	27	91
25	30	17	29	96	29	75	29	55	29	35	29	15	28	95	28	76	28	57	28
26	30	74	30	52	30	30	30	09	29	88	29	67	29	47	29	27	08	28	89
27	31	32	31	09	30	87	30	65	30	43	30	21	30	00	29	80	29	60	29
28	31	94	31	70	31	47	31	24	31	01	30	79	30	57	30	36	30	15	29
29	32	59	32	35	32	11	31	87	31	63	31	39	31	16	30	94	30	72	30
30	33	27	33	02	32	77	32	52	32	27	32	02	31	78	31	54	31	31	31
31	33	99	33	73	33	47	33	21	32	95	32	70	32	46	32	20	31	95	31
32	34	73	34	46	34	20	33	93	33	67	33	40	33	13	32	86	32	61	32
33	35	52	35	24	34	97	34	70	34	42	34	15	33	87	33	59	33	32	33
34	36	36	36	07	35	78	35	49	35	21	34	93	34	64	34	36	34	08	33
35	37	24	36	94	36	64	36	34	36	04	35	75	35	46	35	17	34	89	34
36	38	18	37	86	37	54	37	23	36	92	36	62	36	32	36	02	35	73	35
37	39	16	38	83	38	50	38	17	37	85	37	53	37	22	36	91	36	61	36
38	40	21	39	86	39	51	39	17	38	83	38	50	38	18	27	86	37	54	37
39	41	31	40	95	40	59	40	23	39	88	39	53	39	19	38	86	38	53	38
40	42	49	42	11	41	74	41	37	41	00	40	63	40	27	39	91	39	56	39
41	43	78	43	34	42	95	42	56	42	17	41	79	41	41	41	08	40	66	40
42	45	04	44	63	44	23	43	83	43	43	43	02	42	62	42	23	41	85	41
43	46	43	46	01	45	30	45	18	44	76	44	34	43	92	43	51	43	11	42
44	47	91	47	42	47	04	46	61	46	18	45	74	45	30	44	87	44	45	44
45	49	47	49	03	48	58	48	13	47	68	47	23	46	78	46	34	45	90	45
46	51	14	50	68	50	22	49	75	49	28	48	82	48	36	47	90	47	44	46
47	52	91	52	43	51	95	51	48	51	00	50	52	50	04	49	56	49	08	48
48	54	81	54	31	53	81	53	32	52	82	52	32	51	82	51	32	50	82	50
49	56	84	56	33	55	81	55	30	54	78	54	26	53	73	53	21	52	69	52
50	59	01	58	49	57	95	57	41	56	87	56	33	55	78	55	23	54	69	54
51	61	32	60	78	60	23	59	67	59	10	58	52	57	95	57	38	56	82	56
52	63	78	63	23	62	66	62	07	61	43	60	87	60	27	59	68	59	10	58
53	66	40	65	82	65	23	64	62	64	01	63	39	62	77	62	15	61	54	60
54	69	19	68	59	67	98	67	36	66	73	66	09	65	45	64	81	64	17	63
55	72	17	71	54	70	91	70	27	69	63	68	99	68	34	67	67	67	00	66
56	75	86	74	71	74	05	73	40	72	74	72	08	71	42	70	74	70	08	69
57	78	81	78	18	77	45	76	78	76	10	75	41	74	73	74	02	73	29	72
58	82	51	81	82	81	12	80	42	79	71	78	99	78	27	77	53	76	77	75
59	86	51	85	80	85	07	84	34	83	60	82	84	82	07	81	30	80	51	79
60	90	81	90	08	89	33	88	57	87	78	86	99	86	18	85	36	84	53	83
61	95	45	94	69	93	91	93	11	92	29	91	47	90	62	89	77	88	90	88
62	100	41	99	62	98	81	97	98	97	13	96	26	95	38	94	49	93	58	92
63	105	75	104	93	104	09	103	22	102	34	101	44	100	52	99	59	98	64	97
64	111	54	110	68	109	80	108	90	107	98	107	04	106	09	105	11	104	12	103
65	117	83	116	94	116	02	115	08	114	12	113	14	112	14	111	12	110	08	109
66	124	64	123	70	122	74	121	76	120	76	119	74	118	69	117	62	116	53	115
67	131	96	130	98	129	98	128	95	127	90	126	83	125	73	124	61	123	47	122
68	139	86	138	83	137	79	136	71	135	61	134	49	133	84	132	16	130	96	129
69	148	37	147	30	146	20	145	08	144	93	142	75	141	54	140	81	139	04	138
70	157	57	156	45	155	30	154	12	152	91	151	67	150	40	149	10	147	77	146

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Continuous Instalment 20-Premiums Life Policy (Participating), Yearly Premiums for \$1,000., payable in Yearly Instalments of \$50 each, for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.																
Age.	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	
21	25	65	25	50	25	30	25	24	25	07	24	98	24	78	24	68
22	26	04	25	89	25	74	25	59	25	45	25	81	25	17	25	03
23	26	44	26	29	26	14	26	99	26	04	26	70	26	54	26	43
24	26	89	26	72	26	56	26	41	26	26	26	12	26	96	26	84
25	27	32	27	16	27	00	28	85	26	70	26	55	26	40	26	26
26	27	78	27	61	27	45	27	29	27	14	26	99	26	84	26	70
27	28	27	28	10	27	93	27	77	27	61	27	46	27	31	27	16
28	28	79	28	61	28	43	28	26	28	10	27	94	27	79	27	65
29	29	32	29	13	28	95	28	78	28	62	28	46	28	30	28	15
30	29	87	29	68	29	50	29	32	29	15	28	98	28	82	28	67
31	30	46	30	26	30	07	29	89	29	71	29	54	29	38	29	22
32	31	08	30	88	30	68	30	49	30	30	30	12	29	95	29	79
33	31	73	31	52	31	31	31	11	30	92	30	73	30	56	30	39
34	32	41	32	19	31	98	31	77	31	56	31	37	31	19	31	02
35	33	12	32	89	32	67	32	45	32	24	32	04	31	86	31	68
36	33	87	33	63	33	40	33	18	32	96	32	75	32	56	32	37
37	34	66	34	41	34	17	33	94	33	72	33	50	33	30	33	10
38	35	50	35	25	35	00	34	78	34	51	34	29	34	08	33	87
39	36	39	36	12	35	86	35	60	35	35	35	12	34	90	34	68
40	37	34	37	06	36	78	36	51	36	25	36	00	35	76	35	58
41	38	33	38	04	37	75	37	47	37	19	36	93	36	67	36	48
42	39	40	39	09	38	79	38	49	38	20	37	92	37	63	37	40
43	40	54	40	21	39	89	39	58	39	27	38	97	38	69	38	48
44	41	75	41	40	41	06	40	73	40	40	40	09	39	80	39	52
45	48	65	42	68	42	31	41	96	41	62	41	29	40	98	40	68
46	44	43	44	04	43	66	43	28	42	92	42	58	42	25	41	93
47	45	91	45	49	45	09	44	69	44	31	43	95	43	60	43	26
48	47	49	47	05	46	62	46	21	45	81	45	42	45	05	44	69
49	49	19	48	73	48	28	47	84	47	42	47	01	46	61	46	23
50	51	02	50	53	50	06	49	60	49	14	48	70	48	28	47	87
51	52	98	52	46	51	96	51	47	50	99	50	52	50	07	49	64
52	55	07	54	52	53	99	53	48	52	97	52	47	51	99	51	62
53	57	32	56	74	56	17	55	62	55	09	54	55	54	03	53	53
54	59	72	59	11	58	51	57	93	57	35	56	78	56	23	55	70
55	62	28	61	65	61	02	60	40	59	78	59	17	58	58	58	02
56	65	05	64	38	63	72	63	06	62	40	61	75	61	12	60	52
57	68	04	67	33	66	62	65	92	65	22	64	54	63	87	63	23
58	71	27	70	51	69	76	69	02	68	29	67	56	66	84	66	16
59	74	76	73	95	73	16	72	37	71	59	70	88	70	07	69	34
60	78	54	77	67	76	82	75	99	75	18	74	87	73	58	72	80
61	82	61	81	70	80	80	79	91	79	05	78	19	77	34	76	51
62	86	99	86	03	85	07	84	13	83	21	82	29	81	39	80	52
63	91	71	90	70	89	69	88	69	87	71	86	73	85	77	84	82
64	96	84	95	78	94	71	93	65	92	59	91	55	90	53	89	52
65	102	41	101	29	100	16	99	03	97	91	96	80	95	71	94	62
66	108	45	107	27	106	07	104	86	108	67	103	43	101	83	100	17
67	114	96	113	71	112	44	111	16	109	89	108	63	107	39	106	15
68	121	99	120	66	119	82	117	96	116	61	115	27	113	95	112	63
69	129	59	128	18	126	75	125	31	123	88	122	45	121	03	119	62
70	137	80	136	30	134	79	133	26	131	73	130	22	128	71	127	20
												</				

EQUITABLE LIFE ASSURANCE SOCIETY, NEW YORK, N. Y. 849

Continuous Instalment 20-Premiums Life Policy (Participating). Yearly Premiums for \$1,000, payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
21	23	75	23	66	23	58	23	50	23	43	23	36	23	29	23
22	24	12	24	03	23	94	23	86	23	76	23	71	23	65	23
23	24	50	24	41	24	32	24	24	24	17	24	10	24	04	23
24	24	90	24	81	24	72	24	64	24	56	24	49	24	42	24
25	25	31	25	22	25	18	25	05	24	97	24	90	24	83	24
26	25	74	25	64	25	55	25	47	25	39	25	32	25	26	25
27	26	18	26	09	26	00	25	91	25	83	25	76	25	70	25
28	26	64	26	54	26	45	26	37	26	29	26	22	26	15	26
29	27	18	27	03	26	94	26	85	26	77	26	69	26	62	26
30	27	63	27	53	27	43	27	34	27	26	27	19	27	12	27
31	28	15	28	05	27	95	27	86	27	78	27	70	27	62	27
32	28	69	28	59	28	50	28	41	28	32	28	23	28	15	28
33	29	26	29	16	29	06	28	96	28	87	28	79	28	71	28
34	29	86	29	75	29	64	29	54	29	45	29	37	29	29	29
35	30	48	30	36	30	25	30	15	30	06	29	97	29	89	29
36	31	13	31	01	30	90	30	80	30	70	30	61	30	53	30
37	31	62	31	69	31	58	31	47	31	37	31	28	31	20	31
38	32	53	32	40	32	28	32	18	32	08	31	98	31	89	31
39	33	28	33	15	33	02	32	91	32	81	32	71	32	62	32
40	34	07	33	93	33	80	33	69	33	58	33	48	33	39	33
41	34	90	34	76	34	62	34	50	34	39	34	29	34	20	34
42	35	79	35	64	35	50	35	37	35	26	35	16	35	06	34
43	36	73	36	58	36	43	36	29	36	17	36	06	36	96	35
44	37	78	37	57	37	41	37	27	37	14	37	02	36	91	36
45	38	80	38	62	38	46	38	31	38	17	38	04	37	92	37
46	39	93	39	75	39	58	39	41	39	26	39	13	38	89	38
47	41	14	40	95	40	77	40	59	40	42	40	28	40	16	40
48	42	43	42	22	42	02	41	83	41	66	41	51	41	38	41
49	43	80	43	58	43	37	43	17	42	99	42	82	42	67	42
50	45	27	45	03	44	81	44	60	44	40	44	22	44	06	43
51	46	84	46	58	46	33	46	11	45	90	45	70	45	52	44
52	48	31	48	23	47	97	47	73	47	51	47	30	47	11	46
53	50	32	50	01	49	73	49	47	49	23	49	01	48	80	47
54	52	26	51	03	51	61	51	33	51	08	50	84	50	62	49
55	54	34	53	27	53	64	53	07	52	82	52	59	52	38	51
56	56	58	56	19	55	83	55	21	54	94	54	69	54	46	53
57	58	99	58	57	58	18	57	83	57	51	57	22	56	95	55
58	61	61	61	15	60	73	60	00	59	69	59	11	58	87	57
59	64	42	63	93	63	47	63	06	62	67	62	33	61	71	60
60	67	47	66	93	66	44	66	05	65	56	65	18	64	83	63
61	70	77	70	19	69	06	69	10	68	69	68	27	67	90	66
62	74	83	73	71	73	12	72	58	71	61	71	20	70	81	69
63	78	18	77	51	76	88	76	29	75	74	75	35	73	96	72
64	82	37	81	64	80	96	80	31	79	71	79	15	78	85	76
65	86	93	86	14	85	39	84	03	83	42	82	35	81	89	80
66	91	87	91	02	90	20	89	43	88	71	88	05	87	91	84
67	97	22	96	29	96	41	94	57	93	78	93	05	92	98	88
68	103	01	102	01	101	05	100	14	99	28	98	48	97	101	93
69	109	29	108	20	107	15	106	16	105	23	104	36	103	107	99
70	116	09	114	91	113	77	112	69	111	67	110	72	109	113	106

Continuous Instalment 20-Premiums Life Policy (Participating). Yearly Premiums for \$1,000 payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the beneficiary shall survive thereafter.

Age.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.											Annual Premiums for \$1,000. If Beneficiary dies before the insured. 20 Payment Life.
	60	61	62	63	64	65	66	67	68	69	70	
21	22 98	22 98	22 91	22 90	22 89	22 89	22 89	22 89	22 89	22 89	22 89	22 87
22	23 81	23 29	23 27	23 26	23 25	23 25	23 25	23 25	23 25	23 25	23 25	23 23
23	23 68	23 68	23 65	23 64	23 63	23 62	23 62	23 62	23 62	23 62	23 62	23 60
24	24 08	24 08	24 04	24 03	24 02	24 01	24 01	24 01	24 01	24 01	24 01	23 99
25	24 48	24 46	24 44	24 43	24 42	24 41	24 41	24 41	24 41	24 41	24 41	24 39
26	24 90	24 88	24 86	24 85	24 84	24 83	24 83	24 83	24 83	24 83	24 83	24 81
27	25 33	25 31	25 29	25 28	25 27	25 26	25 26	25 26	25 26	25 26	25 26	25 24
28	25 78	25 76	25 74	25 73	25 72	25 71	25 71	25 71	25 71	25 71	25 71	25 69
29	26 25	26 23	26 21	26 19	26 18	26 17	26 17	26 17	26 17	26 17	26 17	26 15
30	26 74	26 72	26 70	26 68	26 67	26 66	26 66	26 66	26 66	26 66	26 66	26 64
31	27 24	27 22	27 20	27 18	27 17	27 16	27 16	27 16	27 16	27 16	27 16	27 14
32	27 77	27 75	27 73	27 71	27 69	27 68	27 68	27 68	27 68	27 68	27 68	27 66
33	28 31	28 29	28 27	28 25	28 24	28 23	28 23	28 23	28 23	28 23	28 23	28 21
34	28 89	28 87	28 85	28 83	28 81	28 80	28 80	28 80	28 80	28 80	28 80	28 78
35	29 48	29 46	29 44	29 42	29 41	29 40	29 40	29 40	29 40	29 40	29 40	29 38
36	30 10	30 08	30 06	30 04	30 03	30 02	30 02	30 02	30 02	30 02	30 02	30 00
37	30 75	30 73	30 71	30 69	30 68	30 67	30 67	30 67	30 67	30 67	30 67	30 65
38	31 43	31 41	31 39	31 37	31 36	31 35	31 35	31 35	31 35	31 35	31 35	31 33
39	32 15	32 13	32 11	32 09	32 07	32 06	32 06	32 06	32 06	32 06	32 06	32 04
40	32 90	32 88	32 86	32 84	32 82	32 81	32 81	32 81	32 81	32 81	32 81	32 79
41	33 69	33 66	33 64	33 62	33 61	33 60	33 59	33 59	33 59	33 59	33 59	33 57
42	34 53	34 50	34 48	34 46	34 44	34 43	34 42	34 42	34 42	34 42	34 42	34 40
43	35 41	35 38	35 35	35 33	35 31	35 30	35 29	35 29	35 29	35 29	35 29	35 28
44	36 34	36 31	36 28	36 26	36 24	36 23	36 22	36 22	36 22	36 22	36 22	36 20
45	37 31	37 28	37 25	37 23	37 21	37 20	37 20	37 20	37 20	37 20	37 20	37 18
46	38 35	38 32	38 30	38 28	38 26	38 24	38 23	38 23	38 23	38 23	38 23	38 21
47	39 46	39 43	39 40	39 38	39 36	39 34	39 33	39 33	39 33	39 33	39 33	39 31
48	40 64	40 60	40 57	40 55	40 53	40 51	40 50	40 50	40 50	40 50	40 50	40 48
49	41 89	41 85	41 82	41 79	41 77	41 75	41 74	41 74	41 74	41 74	41 74	41 72
50	43 22	43 18	43 15	43 12	43 10	43 08	43 06	43 06	43 06	43 06	43 06	43 04
51	44 64	44 59	44 56	44 53	44 51	44 49	44 48	44 47	44 47	44 47	44 47	44 45
52	46 15	46 10	46 06	46 03	46 01	45 99	45 98	45 97	45 97	45 97	45 97	45 95
53	47 77	47 71	47 67	47 64	47 61	47 59	47 58	47 57	47 57	47 57	47 57	47 55
54	49 50	49 44	49 40	49 36	49 33	49 31	49 29	49 28	49 28	49 28	49 28	49 26
55	51 35	51 29	51 24	51 21	51 18	51 15	51 13	51 12	51 12	51 12	51 12	51 10
56	53 35	53 28	53 23	53 18	53 15	53 12	53 10	53 09	53 09	53 09	53 09	53 07
57	55 48	55 41	55 35	55 31	55 27	55 24	55 21	55 20	55 20	55 20	55 20	55 18
58	57 78	57 70	57 64	57 59	57 55	57 51	57 49	57 47	57 47	57 47	57 47	57 45
59	60 26	60 17	60 10	60 04	60 00	59 96	59 93	59 91	59 91	59 91	59 91	59 89
60	62 92	62 82	62 75	62 69	62 64	62 60	62 57	62 55	62 54	62 54	62 54	62 52
61	65 80	65 69	65 61	65 54	65 47	65 44	65 41	65 39	65 37	65 37	65 37	65 35
62	68 90	68 78	68 69	68 62	68 56	68 51	68 47	68 45	68 43	68 43	68 43	68 41
63	72 26	72 18	72 09	71 94	71 88	71 83	71 78	71 75	71 74	71 74	71 74	71 72
64	75 89	75 74	75 63	75 54	75 47	75 41	75 36	75 33	75 31	75 31	75 31	75 29
65	79 82	79 66	79 53	79 44	79 36	79 29	79 24	79 20	79 18	79 17	79 17	79 15
66	84 03	83 90	83 76	83 65	83 56	83 49	83 43	83 39	83 37	83 36	83 36	83 34
67	88 68	88 48	88 38	88 21	88 11	88 03	87 96	87 92	87 89	87 88	87 88	87 86
68	93 67	93 45	93 28	93 15	93 04	92 94	92 87	92 82	92 80	92 78	92 78	92 76
69	99 07	98 83	98 64	98 49	98 37	98 27	98 18	98 13	98 10	98 08	98 08	98 06
70	104 91	104 64	104 43	104 27	104 14	104 02	103 93	103 87	103 83	103 82	103 81	103 79

Largest Amount of Insurance it will write on a Single Life, \$50,000.
Premiums for each \$1,000 Insurance.

Age at Issue,	LIFE.							ENDOWMENT.					Combination Term and Life Policy.	
								Continuous Annual Premiums.					Premium Rates Advance Dividend Policy.*	
	Continuous Annual Premiums.	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	25 Annual Premiums	30 Annual Premiums	Single Paym't Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.		First 5 Years. After 5 Years.
21 18	90	46	60 34	12 28	06 24	58 22	02 37 6	105	84 68	40 50	07 39	88 32	54	16 84 11 70 18 32
22 19	82	47	28 34	60 28	46 24	94 22	36 38 2	105	82 68	50 50	17 39	50 32	68	16 70 11 88 18 78
23 19	76	47	98 35	10 28	88 25	32 22	70 38 8	106	02 68	60 50	28 39	68 32	82	17 08 12 04 19 24
24 20	22	48	72 35	62 29	32 25	72 23	06 39 5	106	11 68	70 50	40 39	76 32	98	17 48 12 24 19 74
25 20	70	49	48 36	16 29	78 26	16 28	42 40 1	106	22 68	82 50	58 39	90 33	15	17 88 12 42 20 28
26 21	20	50	28 36	72 30	26 26	60 29	80 40 8	106	33 68	94 50	66 40	06 33	34	18 82 12 64 20 82
27 21	72	51	08 37	82 30	76 27	06 24	20 41 4	106	44 69	07 50	81 40	23 33	54	18 76 12 86 21 40
28 22	26	51	92 37	94 31	28 27	54 24	62 42 1	106	56 69	21 50	97 40	41 33	76	19 24 13 10 22 02
29 22	84	52	80 38	60 31	82 28	04 25	06 42 9	106	70 69	35 51	18 40	61 33	99	19 74 13 84 22 66
30 23	46	53	72 39	28 32	38 28	56 25	54 43 6	106	84 69	51 51	31 40	82 34	25	20 28 13 62 23 34
31 24	12	54	68 40	00 32	98 29	10 25	04 44 3	106	98 69	68 51	51 41	05 34	54	20 82 13 90 24 06
32 24	80	55	66 40	74 33	62 29	66 26	58 45 1	107	15 69	86 51	72 41	31 34	85	21 40 14 22 24 82
33 25	52	56	68 41	50 34	28 30	26 27	16 45 9	107	32 70	06 51	95 41	59 35	19	22 02 14 54 25 64
34 26	28	57	74 42	30 34	96 30	90 27	76 46 7	107	50 70	27 52	20 41	89 35	57	22 66 14 90 26 50
35 27	08	58	84 43	14 35	68 31	58 28	40 47 6	107	70 70	50 52	47 42	23 35	99	23 84 15 30 27 40
36 27	92	59	98 44	02 36	44 32	80 29	08 48 4	107	91 70	75 52	78 42	60 36	44	24 06 15 72 28 96
37 28	80	61	16 44	94 37	24 33	06 29	80 49 3	108	14 71	02 53	10 43	00 36	94	24 82 16 16 29 40
38 29	74	62	88 45	90 38	08 33	86 30	58 50 2	108	99 71	82 53	47 43	45 37	49	25 64 16 66 30 48
39 30	74	63	64 46	90 38	96 34	70 31	42 51 2	108	66 71	64 53	87 43	94 38	10	26 50 17 20 31 64
40 31	80	64	94 47	94 39	88 35	58 32	32 52 1	108	96 72	00 54	31 44	49 38	77	27 40 17 80 32 86
41 32	92	66	90 49	02 40	84 36	50	.....	531	28 72	40 54	80 45	09	.....	28 36 18 44 34 16
42 34	10	67	72 50	14 41	86 37	48	.....	542	68 72	83 55	38 45	75	.....	29 40 19 16 35 54
43 35	36	69	20 51	32 42	94 38	52	.....	552	08 73	32 55	98 46	49	.....	30 48 19 96 37 00
44 36	70	70	74 52	54 44	08 39	64	.....	568	46 73	85 56	59 47	80	.....	31 64 20 84 38 54
45 38	12	72	34 53	84 45	28 40	84	.....	574	94 74	44 57	32 48	20	.....	32 86 21 80 40 18
46 39	64	74	00 55	22 46	56	.....	.....	585	47 75	10 58	14	.....	.....	34 16 22 86 41 92
47 41	26	75	74 56	68 47	94	.....	.....	596	06 75	83 59	03	.....	.....	35 54 24 04 43 76
48 42	98	77	56 58	22 49	42	.....	.....	608	72 76	64 60	08	.....	.....	37 00 25 84 45 74
49 44	80	79	46 59	84 51	00	.....	.....	620	44 77	54 61	13	.....	.....	38 54 26 76 47 82
50 46	72	81	44 61	56 52	68	.....	.....	631	24 78	53 62	34	.....	.....	40 18 28 32 50 06
51 48	76	88	52 68	38 54	46	.....	.....	643	13 79	62 63	65	.....	.....	41 92 30 04 52 46
52 50	94	85	70 65	30 56	36	.....	.....	656	10 80	82 65	12	.....	.....	43 76 31 92 55 02
53 53	24	87	98 67	34 58	38	.....	.....	668	17 82	15 66	74	.....	.....	45 74 33 96 57 74
54 55	70	90	36 69	50 60	54	.....	.....	680	36 83	61 68	53	.....	.....	47 82 36 22 60 68
55 58	82	92	84 71	80 62	88	.....	.....	692	64 85	21 70	49	.....	.....	50 06 38 68 63 84
56 61	12	95	44 74	24 65	42	.....	.....	705	06 86	99 72	65	.....	.....	.....
57 64	10	98	18 76	84 68	18	.....	.....	717	68 88	94 75	02	.....	.....	.....
58 67	26	101	08 79	62 71	18	.....	.....	730	96 91	09 77	64	.....	.....	.....
59 70	52	104	14 82	60 74	46	.....	.....	743	26 93	46 80	51	.....	.....	.....
60 74	08	107	36 85	80 78	08	.....	.....	755	35 96	07 83	66	.....	.....	.....

*The Advance Dividend, by way of reduction of premium, amounts to from 12 per cent to 20 per cent, according to age, below ordinary rates. The policy, however, is participating, and after the seventh year, dividends on the basis of the Company's experience, will amount to from 10 to 20 per cent additional. Illustration, age 40: Yearly premiums, \$27.40; reduced after seven years from \$21.92 to \$24.66.

Largest Amount of Insurance it will write on a Single Life, \$50,000.

Premiums for each \$1,000 Insurance (Participating).

Age at Issue of Policy.	LIFE.				ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS.					
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
21	\$18.60	\$40.50	\$30.80	\$26.10	\$105.40	\$66.90	\$48.20	\$37.40	\$30.70	\$23.20
22	19.10	41.20	31.30	26.60	105.50	67.00	48.30	37.60	30.80	23.30
23	19.50	41.90	31.80	27.00	105.70	67.10	48.40	37.70	31.00	23.40
24	20.00	42.70	32.50	27.60	105.80	67.20	48.60	37.90	31.20	23.50
25	20.50	43.50	33.10	28.10	105.90	67.40	48.70	38.00	31.40	27.00
26	21.00	44.30	33.80	28.60	106.00	67.50	48.90	38.20	31.60	27.30
27	21.50	45.20	34.40	29.20	106.10	67.60	49.00	38.40	31.80	27.50
28	22.10	46.10	35.10	29.80	106.30	67.80	49.20	38.60	32.00	27.80
29	22.70	47.00	35.90	30.50	106.40	68.00	49.40	38.80	32.30	28.10
30	23.30	48.00	36.60	31.10	106.60	68.20	49.60	39.10	32.60	28.30
31	24.00	49.10	37.40	31.80	106.80	68.30	49.80	39.30	32.90	28.50
32	24.70	50.10	38.30	32.60	107.00	68.60	50.10	39.60	33.20	29.30
33	25.50	51.20	39.10	33.30	107.20	68.80	50.30	39.90	33.60	29.80
34	26.30	52.40	40.00	34.10	107.40	69.00	50.60	40.30	34.00	30.30
35	27.10	53.60	41.00	35.00	107.60	69.30	50.90	40.60	34.50	30.80
36	28.00	54.80	42.00	35.80	107.80	69.60	51.30	41.10	35.00	31.40
37	29.00	56.20	43.00	36.80	108.10	69.90	51.70	41.50	35.60	32.10
38	30.00	57.50	44.10	37.70	108.40	70.20	52.10	42.00	36.20	32.80
39	31.10	59.00	45.30	38.80	108.70	70.60	52.50	42.60	36.80	33.60
40	33.20	60.40	46.50	39.80	109.10	71.00	53.00	43.20	37.60	34.50
41	33.40	62.00	47.70	41.00	109.40	71.50	53.60	43.90	38.40	35.40
42	34.70	63.60	49.00	42.20	109.80	72.00	54.20	44.60	39.30	36.50
43	36.10	65.30	50.40	43.50	110.30	72.50	54.80	45.40	40.30	37.60
44	37.50	67.10	51.90	44.80	110.80	73.10	55.60	46.30	41.30	38.60
45	39.10	69.00	53.40	46.20	111.30	73.80	56.40	47.30	42.50	40.00
46	40.70	70.90	55.10	47.80	112.00	74.60	57.30	48.40	43.80	41.70
47	42.50	72.90	56.80	49.40	112.60	75.40	58.30	49.60	45.20	43.30
48	44.40	75.10	58.60	51.10	113.40	76.30	59.40	51.00	46.80	45.00
49	46.40	77.30	60.50	52.90	114.20	77.30	60.70	52.40	48.50	46.90
50	48.50	79.60	62.50	54.80	115.10	78.40	62.00	54.00	50.30	48.90
51	50.80	82.10	64.60	56.90	116.10	79.70	63.50	55.80	52.40	-----
52	53.30	84.60	66.90	59.10	117.20	81.00	65.20	57.70	54.50	-----
53	55.90	87.30	69.20	61.40	118.40	82.50	67.00	59.90	56.90	-----
54	58.70	90.10	71.80	63.90	119.80	84.10	68.90	62.30	59.50	-----
55	61.60	93.00	74.40	66.60	121.20	85.90	71.10	64.70	62.30	-----
56	64.80	96.10	77.30	69.50	122.80	87.90	73.50	67.40	-----	-----
57	68.20	99.30	80.30	72.60	124.60	90.10	76.10	70.40	-----	-----
58	71.80	102.70	83.50	75.80	126.50	92.50	78.90	73.20	-----	-----
59	75.70	106.30	86.90	79.40	128.70	95.10	82.10	77.20	-----	-----
60	79.90	110.10	90.60	83.20	131.00	98.00	85.50	81.00	-----	-----

For semi-annual premiums, add 5 per cent and divide by 2.

For quarterly premiums, add 7½ per cent and divide by 4.

No deduction is made for any deferred premiums in case of death during half-yearly or quarterly periods.

Premiums for Each \$1,000 Insurance (Participating).

DUPLEX BOND POLICIES Payable at the end of the expected duration of life or at previous death—Premiums payable during one-half only of that Period—Guaranteed Cash Surrender Value at the end of that half Period.								20-Year 75% Redemption Bond with 25% Dividends Guaranteed in case of death within 20 Years.	
Age at Issue.	Expected duration of Life. Years.	PREMIUMS PAYABLE.				Tontine Period.	Guarantee at End of Tontine Period.	Annual Premium for 20 Years.	Guarantee at end of 20-year Tontine Period, being 75% of all Premiums Paid.
		During Years.	Annually.	Semi-annually.	Quarterly.				
22	40	20	\$30 80	\$16 17	\$8 28	20 Years.	\$513	\$28 60	\$429 00
23	39	19	32 40	17 01	8 71	20 "	529	28 88	433 20
24	38	19	33 10	17 38	8 90	20 "	545	29 12	436 80
25	38	19	33 30	17 48	8 95	20 "	547	29 44	441 60
26	37	18	35 20	18 48	9 46	20 "	564	29 76	446 40
27	36	18	36 10	18 95	9 70	20 "	582	30 16	452 40
28	36	18	36 30	19 06	9 76	20 "	585	30 60	459 00
29	35	17	38 50	20 21	10 85	20 "	608	31 08	466 20
30	34	17	39 50	20 74	10 62	20 "	621	31 64	474 60
31	34	17	39 80	20 90	10 70	20 "	624	32 24	483 60
32	33	16	42 40	22 26	11 40	20 "	643	32 96	494 40
33	32	16	43 50	22 84	11 69	20 "	663	33 68	506 20
34	32	16	43 90	23 05	11 80	20 "	666	34 56	518 40
35	31	15	46 90	24 62	12 60	15 "	591	35 48	532 20
36	30	15	48 20	25 31	12 95	15 "	608	36 52	547 80
37	30	15	48 70	25 57	13 04	15 "	612	37 68	555 20
38	29	14	52 30	27 46	14 06	15 "	630	38 92	583 80
39	28	14	53 80	28 25	14 46	15 "	649	40 28	604 20
40	28	14	54 40	28 56	14 62	15 "	652	41 76	626 40
41	27	13	58 70	30 82	15 78	15 "	671	43 44	651 60
42	26	13	60 50	31 76	16 26	15 "	691	45 20	678 00
43	26	13	61 20	32 13	16 45	15 "	694	47 16	707 40
44	25	12	66 50	34 91	17 87	15 "	715	49 24	738 60
45	24	12	68 50	35 96	18 41	15 "	737	51 52	772 80
46	24	12	69 50	36 49	18 68	15 "	739	53 92	808 80
47	23	11	76 00	39 90	20 48	15 "	761	56 52	847 80
48	22	11	78 40	41 16	21 07	15 "	785	59 32	889 80
49	22	11	79 60	41 79	21 39	15 "	787	62 28	934 20
50	21	10	87 70	46 04	23 57	10 "	701	65 48	982 20
51	21	10	89 10	46 78	23 95	10 "	704	68 80	1,032 00
52	20	10	92 10	48 35	24 75	10 "	724		
53	19	9	102 30	53 71	27 49	10 "	745		
54	19	9	104 00	54 60	27 95	10 "	748		
55	18	9	107 60	56 49	28 92	10 "	769		
56	17	8	120 80	63 42	32 47	10 "	791		
57	17	8	122 90	64 52	33 08	10 "	793		
58	16	8	127 20	66 78	34 19	10 "	816		
59	15	7	144 50	75 85	38 83	10 "	841		
60	15	7	147 10	77 23	39 53	10 "	842		
60	14	7	152 80	79 96	40 98	10 "	868		

After three or more annual premiums have been paid, the Company will loan from one-fourth to one-half of all annual premiums received by it on the Policy, the amount increasing with the number of full year's premiums paid.

Instalment Policy (Participating). Yearly Premiums for \$1,000 Life Policy Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

Age of Insured.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.												
	10	11	12	13	14	15	16	17	18	19	20	21	22
21	\$16 87	\$16 78	\$16 69	\$16 60	\$16 51	\$16 42	\$16 33	16 24	16 16	16 08	16 00	15 92	15 85
22	17 83	17 28	17 13	17 03	16 93	16 84	16 75	16 66	16 57	16 48	16 40	16 32	16 24
23	17 69	17 59	17 49	17 39	17 30	17 20	17 10	17 00	16 91	16 82	16 74	16 66	16 57
24	18 17	18 06	17 95	17 84	17 74	17 64	17 54	17 44	17 35	17 26	17 17	17 08	16 99
25	18 65	18 53	18 42	18 31	18 21	18 11	18 00	17 89	17 79	17 70	17 61	17 52	17 42
26	19 16	19 03	18 91	18 80	18 69	18 58	18 47	18 36	18 26	18 16	18 06	17 97	17 86
27	19 67	19 53	19 40	19 28	19 17	19 08	18 95	18 84	18 73	18 62	18 51	18 41	18 30
28	20 26	20 12	19 99	19 86	19 75	19 64	19 52	19 36	19 26	19 17	19 06	18 95	18 84
29	20 89	20 74	20 60	20 47	20 35	20 25	20 11	19 99	19 87	19 75	19 63	19 52	19 40
30	21 51	21 36	21 22	21 09	20 96	20 83	20 70	20 57	20 44	20 32	20 20	20 08	19 96
31	22 22	22 07	21 93	21 79	21 65	21 51	21 37	21 23	21 10	20 97	20 84	20 71	20 59
32	22 96	22 80	22 65	22 50	22 35	22 21	22 07	21 93	21 79	21 65	21 51	21 37	21 24
33	23 78	23 62	23 46	23 31	23 15	22 99	22 84	22 70	22 56	22 41	22 26	22 12	21 98
34	24 62	24 44	24 27	24 10	23 94	23 78	23 62	23 47	23 34	23 17	23 01	22 85	22 70
35	25 47	25 29	25 12	24 95	24 78	24 61	24 44	24 27	24 11	23 95	23 79	23 63	23 47
36	26 42	26 23	26 05	25 87	25 69	25 51	25 33	25 16	24 99	24 82	24 65	24 48	24 31
37	27 48	27 28	27 09	26 90	26 71	26 52	26 33	26 15	25 97	25 79	25 61	25 43	25 26
38	28 56	28 35	28 15	27 95	27 75	27 55	27 35	27 16	26 97	26 78	26 59	26 40	26 21
39	29 72	29 50	29 29	29 08	28 87	28 66	28 45	28 25	28 05	27 85	27 65	27 45	27 25
40	30 91	30 69	30 47	30 25	30 03	29 81	29 59	29 38	29 17	28 96	28 75	28 54	28 33
41	32 22	31 99	31 76	31 53	31 30	31 07	30 84	30 61	30 38	30 16	29 94	29 72	29 50
42	33 62	33 37	33 12	32 87	32 63	32 39	32 15	31 91	31 68	31 45	31 22	30 99	30 76
43	35 13	34 87	34 61	34 35	34 10	33 85	33 59	33 34	33 09	32 84	32 59	32 34	32 10
44	36 67	36 40	36 13	35 86	35 59	35 32	35 06	34 80	34 54	34 28	34 02	33 76	33 50
45	38 40	38 12	37 83	37 55	37 27	36 99	36 71	36 43	36 15	35 88	35 61	35 34	35 07
46	40 17	39 86	39 56	39 26	38 97	38 68	38 39	38 10	37 81	37 52	37 23	36 94	36 66
47	42 11	41 80	41 49	41 19	40 89	40 59	40 29	39 98	39 67	39 36	39 06	38 76	38 46
48	44 18	43 87	43 55	43 23	42 92	42 61	42 29	41 96	41 63	41 32	41 01	40 70	40 38
49	46 37	46 05	45 72	45 39	45 06	44 73	44 40	44 06	43 72	43 39	43 06	42 73	42 39
50	48 69	48 35	48 01	47 67	47 32	46 98	46 63	46 28	45 93	45 58	45 23	44 87	44 52
51	51 20	50 85	50 50	50 14	49 78	49 42	49 06	48 70	48 33	47 96	47 59	47 21	46 84
52	53 92	53 56	53 20	52 83	52 44	52 06	51 68	51 31	50 94	50 57	50 18	49 77	49 37
53	56 78	56 40	56 03	55 64	55 24	54 84	54 45	54 05	53 65	53 25	52 84	52 43	52 00
54	59 35	59 45	59 05	58 65	58 24	57 83	57 41	56 98	56 56	56 14	55 71	55 27	54 83
55	63 07	62 65	62 24	61 82	61 39	60 96	60 53	60 09	59 64	59 20	58 75	58 28	57 80
56	66 59	66 15	65 71	65 26	64 82	64 38	63 93	63 47	63 00	62 53	62 06	61 57	61 07
57	70 32	69 85	69 39	68 93	68 48	68 02	67 55	67 07	66 58	66 09	65 59	65 08	64 56
58	74 29	73 80	73 32	72 84	72 36	71 89	71 40	70 90	70 39	69 88	69 35	68 81	68 26
59	78 53	78 07	77 57	77 07	76 57	76 07	75 56	75 04	74 51	73 97	73 42	72 86	72 27
60	83 19	82 68	82 16	81 63	81 10	80 57	80 04	79 50	78 95	78 39	77 79	77 19	76 58

Instalment Policy (Participating). Yearly Premiums for \$1,000, Life Policy
Payable in Yearly Instalments of \$50 Each for Twenty Years, and
as much longer as the Beneficiary shall survive thereafter.

Age of Insured.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.												
	23	24	25	26	27	28	29	30	31	32	33	34	35
21	\$15 78	\$15 72	\$15 66	\$15 60	\$15 54	\$15 47	\$15 40	\$15 34	15 28	15 22	15 16	15 09	15 03
22	16 17	16 11	16 05	15 98	15 91	15 84	15 78	15 72	15 65	15 59	15 52	15 46	15 40
23	16 49	16 42	16 36	16 29	16 22	16 15	16 08	16 02	15 95	15 89	15 82	15 76	15 69
24	16 90	16 82	16 75	16 68	16 61	16 54	16 47	16 41	16 34	16 27	16 20	16 14	16 07
25	17 82	17 73	17 65	17 58	17 51	16 94	16 87	16 80	16 73	16 66	16 59	16 53	16 46
26	17 76	17 66	17 57	17 49	17 42	17 35	17 27	17 20	17 13	17 06	16 99	16 93	16 86
27	18 19	18 09	18 00	17 91	17 83	17 75	17 67	17 60	17 52	17 45	17 38	17 32	17 25
28	18 73	18 62	18 52	18 43	18 34	18 25	18 16	18 08	18 00	17 93	17 85	17 79	17 72
29	19 28	19 17	19 06	18 96	18 86	18 76	18 67	18 58	18 50	18 42	18 34	18 27	18 20
30	19 84	19 72	19 60	19 49	19 38	19 28	19 18	19 08	18 99	18 91	18 83	18 75	18 67
31	20 47	20 35	20 22	20 10	19 99	19 88	19 77	19 66	19 56	19 47	19 38	19 30	19 22
32	21 12	20 99	20 85	20 73	20 61	20 49	20 37	20 26	20 15	20 05	19 96	19 87	19 79
33	21 85	21 71	21 56	21 43	21 30	21 17	21 05	20 93	20 82	20 71	20 61	20 52	20 43
34	22 55	22 41	22 27	22 13	22 00	21 86	21 73	21 60	21 48	21 37	21 26	21 16	21 06
35	23 32	23 17	23 01	22 86	22 72	22 58	22 43	22 29	22 17	22 05	21 94	21 83	21 72
36	24 15	23 99	23 83	23 67	23 52	23 37	23 22	23 08	22 95	22 82	22 70	22 58	22 46
37	25 08	24 91	24 74	24 58	24 42	24 26	24 10	23 95	23 81	23 68	23 55	23 42	23 29
38	26 08	25 85	25 67	25 50	25 33	25 16	25 00	24 85	24 70	24 55	24 41	24 27	24 13
39	27 06	26 87	26 68	26 50	26 32	26 14	25 97	25 81	25 65	25 49	25 34	25 19	25 04
40	28 12	27 92	27 72	27 53	27 34	27 15	26 97	26 79	26 62	26 45	26 29	26 13	25 97
41	29 28	29 06	28 85	28 65	28 45	28 25	28 06	27 87	27 69	27 51	27 33	27 16	26 99
42	30 53	30 30	30 08	29 86	29 64	29 43	29 23	29 03	28 84	28 65	28 46	28 27	28 09
43	31 86	31 62	31 39	31 16	30 94	30 71	30 50	30 29	30 09	29 88	29 68	29 49	29 29
44	33 24	32 98	32 73	32 49	32 26	32 02	31 80	31 58	31 36	31 14	30 92	30 71	30 51
45	34 80	34 53	34 26	34 00	33 76	33 50	33 27	33 03	32 79	32 55	32 32	32 09	31 86
46	36 38	36 10	35 82	35 54	35 26	34 99	34 73	34 48	34 23	33 98	33 73	33 48	33 23
47	38 16	37 86	37 56	37 26	36 97	36 67	36 40	36 13	35 86	35 59	35 31	35 03	34 76
48	40 05	39 72	39 41	39 10	38 79	38 47	38 17	37 89	37 60	37 31	37 01	36 71	36 41
49	42 05	41 70	41 36	41 03	40 70	40 37	40 05	39 75	39 44	39 13	38 81	38 50	38 19
50	44 16	43 80	43 44	43 08	42 72	42 37	42 03	41 70	41 37	41 04	40 72	40 40	40 08
51	46 46	46 08	45 70	45 32	44 93	44 55	44 19	43 84	43 49	43 13	42 78	42 43	42 08
52	48 97	48 57	48 16	47 75	47 34	46 93	46 55	46 18	45 81	45 44	45 07	44 70	44 33
53	51 57	51 15	50 72	50 30	49 87	49 45	49 03	48 62	48 22	47 83	47 44	47 05	46 66
54	54 38	53 94	53 49	53 04	52 59	52 14	51 69	51 25	50 82	50 40	49 98	49 57	49 17
55	57 33	56 87	56 40	55 92	55 45	54 97	54 49	54 02	53 56	53 10	52 65	52 20	51 76
56	60 57	60 08	59 58	59 08	58 58	58 07	57 56	57 06	56 57	56 04	55 50	55 13	54 66
57	64 03	63 50	62 97	62 44	61 92	61 39	60 86	60 33	59 81	59 30	58 80	58 28	57 77
58	67 70	67 15	66 60	66 04	65 48	64 91	64 35	63 79	63 24	62 70	62 16	61 61	61 06
59	71 58	71 10	70 51	69 92	69 33	68 74	68 15	67 56	66 97	66 38	65 80	65 23	64 66
60	75 97	75 36	74 74	74 12	73 49	72 84	72 21	71 60	70 98	70 36	69 74	69 13	68 52

Instalment Policy (Participating). Yearly Premiums for \$1,000 Life Policy payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the beneficiary shall survive thereafter.

Age of Insured.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.												
	36	37	38	39	40	41	42	43	44	45	46	47	48
21	\$14 96	\$14 90	\$14 84	\$14 78	\$14 72	\$14 66	\$14 60	14 54	14 48	14 42	14 37	14 32	14 27
22	15 88	15 27	15 21	15 15	15 09	15 03	14 97	14 91	14 85	14 79	14 74	14 69	14 64
23	15 62	15 56	15 50	15 44	15 38	15 32	15 26	15 20	15 14	15 08	15 03	14 98	14 93
24	16 00	15 94	15 88	15 81	15 75	15 69	15 63	15 57	15 51	15 45	15 40	15 35	15 30
25	16 39	16 32	16 25	16 19	16 13	16 06	16 00	15 94	15 88	15 82	15 77	15 72	15 67
26	16 78	16 71	16 64	16 57	16 51	16 44	16 38	16 32	16 26	16 20	16 14	16 09	16 04
27	17 17	17 09	17 02	16 96	16 89	16 82	16 76	16 70	16 64	16 57	16 51	16 46	16 41
28	17 64	17 57	17 50	17 43	17 35	17 28	17 21	17 15	17 09	17 02	16 95	16 90	16 85
29	18 12	18 04	17 96	17 89	17 82	17 75	17 68	17 62	17 55	17 49	17 42	17 36	17 31
30	18 59	18 51	18 43	18 36	18 29	18 22	18 15	18 08	18 01	17 95	17 88	17 82	17 76
31	19 14	19 06	18 97	18 90	18 83	18 75	18 68	18 61	18 54	18 47	18 40	18 34	18 28
32	19 70	19 61	19 52	19 45	19 38	19 30	19 22	19 15	19 08	19 01	18 94	18 87	18 81
33	20 94	20 24	20 15	20 07	20 00	19 92	19 84	19 77	19 70	19 63	19 56	19 49	19 42
34	20 97	20 87	20 78	20 70	20 62	20 54	20 46	20 38	20 30	20 23	20 16	20 09	20 02
35	21 62	21 52	21 43	21 34	21 25	21 17	21 08	21 00	20 92	20 85	20 78	20 70	20 63
36	22 36	22 24	22 14	22 05	21 96	21 87	21 78	21 70	21 61	21 54	21 47	21 39	21 31
37	23 17	23 05	22 94	22 84	22 75	22 66	22 57	22 48	22 39	22 31	22 24	22 16	22 08
38	24 00	23 88	23 76	23 65	23 55	23 45	23 35	23 26	23 17	23 08	23 00	22 92	22 84
39	24 90	24 77	24 64	24 52	24 41	24 31	24 21	24 11	24 01	23 92	23 84	23 75	23 67
40	25 82	25 68	25 54	25 41	25 29	25 18	25 08	24 98	24 88	24 78	24 69	24 60	24 51
41	26 89	26 68	26 54	26 41	26 28	26 16	26 04	25 93	25 82	25 72	25 62	25 53	25 44
42	27 92	27 76	27 61	27 46	27 31	27 17	27 05	26 94	26 83	26 72	26 62	26 52	26 43
43	29 11	28 94	28 77	28 61	28 45	28 30	28 16	28 04	27 92	27 81	27 70	27 60	27 51
44	30 31	30 13	29 95	29 78	29 61	29 44	29 29	29 16	29 03	28 91	28 79	28 69	28 59
45	31 68	31 48	31 29	31 10	30 91	30 74	30 58	30 43	30 29	30 16	30 04	29 93	29 82
46	33 06	32 85	32 64	32 44	32 24	32 05	31 87	31 71	31 56	31 42	31 29	31 16	31 03
47	34 60	34 36	34 16	33 94	33 73	33 53	33 33	33 16	33 00	32 85	32 70	32 56	32 44
48	36 25	35 99	35 78	35 54	35 32	35 11	34 90	34 72	34 58	34 37	34 21	34 05	33 92
49	37 98	37 72	37 47	37 22	36 98	36 76	36 55	36 35	36 15	35 97	35 79	35 63	35 48
50	39 81	39 53	39 29	39 00	38 75	38 51	38 28	38 06	37 85	37 65	37 46	37 28	37 12
51	41 81	41 51	41 29	40 95	40 68	40 42	40 17	39 93	39 70	39 49	39 28	39 09	38 91
52	44 02	43 69	43 37	43 07	42 78	42 50	42 23	41 97	41 73	41 50	41 27	41 06	40 87
53	46 32	45 96	45 62	45 30	44 99	44 68	44 39	44 11	43 85	43 60	43 35	43 12	42 91
54	48 78	48 40	48 04	47 70	47 37	47 04	46 72	46 42	46 14	45 87	45 60	45 35	45 12
55	51 34	50 95	50 59	50 23	49 87	49 51	49 17	48 84	48 53	48 24	47 95	47 68	47 43
56	54 21	53 78	53 39	52 99	52 60	52 22	51 85	51 50	51 16	50 84	50 53	50 24	49 97
57	57 28	56 81	56 37	55 94	55 52	55 11	54 72	54 34	53 97	53 62	53 29	52 98	52 69
58	60 55	60 04	59 56	59 10	58 64	58 19	57 76	57 36	56 96	56 58	56 23	55 89	55 58
59	64 10	63 55	63 03	62 52	62 02	61 54	61 08	60 64	60 20	59 79	59 41	59 05	68 71
60	67 92	67 33	66 77	66 22	65 68	65 16	64 67	64 18	63 70	63 25	62 83	62 43	62 05

Instalment Policy (Participating). Yearly Premiums for \$1,000, Life Policy payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

Age of Insured.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.											
	49	50	51	52	53	54	55	56	57	58	59	60
21	\$14 22	\$14 17	\$14 12	\$14 08	\$14 04	\$14 00	\$13 96	\$13 92	\$13 89	\$13 86	\$13 83	\$13 80
22	14 59	14 54	14 49	14 45	14 41	14 37	14 33	14 29	14 26	14 23	14 20	14 17
23	14 88	14 83	14 78	14 74	14 70	14 66	14 62	14 58	14 55	14 52	14 49	14 46
24	15 25	15 20	15 15	15 11	15 07	15 03	14 99	14 95	14 92	14 89	14 86	14 83
25	15 62	15 57	15 52	15 48	15 44	15 40	15 36	15 32	15 29	15 26	15 23	15 20
26	15 99	15 94	15 89	15 85	15 81	15 77	15 73	15 69	15 66	15 63	15 60	15 57
27	16 36	16 31	16 26	16 21	16 17	16 13	16 09	16 05	16 02	15 99	15 96	15 94
28	16 80	16 75	16 71	16 65	16 61	16 57	16 53	16 49	16 46	16 43	16 40	16 39
29	17 26	17 21	17 16	17 11	17 07	17 03	16 98	16 94	16 91	16 88	16 85	16 83
30	17 71	17 65	17 60	17 55	17 51	17 47	17 43	17 39	17 36	17 33	17 30	17 27
31	18 23	18 17	18 12	18 07	18 03	17 98	17 94	17 90	17 87	17 84	17 81	17 79
32	18 75	18 69	18 64	18 59	18 55	18 51	18 47	18 43	18 39	18 36	18 33	18 31
33	19 36	19 30	19 24	19 19	19 15	19 10	19 06	19 02	18 99	18 96	18 93	18 90
34	19 96	19 90	19 84	19 78	19 73	19 69	19 65	19 61	19 57	19 54	19 51	19 48
35	20 56	20 50	20 44	20 38	20 33	20 29	20 25	20 21	20 17	20 13	20 10	20 08
36	21 24	21 18	21 12	21 06	21 01	20 96	20 92	20 87	20 83	20 80	20 77	20 74
37	22 00	21 93	21 87	21 81	21 76	21 71	21 67	21 62	21 58	21 54	21 51	21 49
38	22 77	22 70	22 63	22 57	22 52	22 47	22 42	22 37	22 33	22 29	22 25	22 22
39	23 60	23 53	23 46	23 39	23 34	23 28	23 23	23 18	23 14	23 10	23 06	23 03
40	24 44	24 37	24 30	24 23	24 17	24 11	24 05	24 00	23 96	23 92	23 88	23 85
41	25 36	25 28	25 21	25 15	25 08	25 02	24 96	24 90	24 86	24 82	24 78	24 75
42	26 35	26 27	26 20	26 13	26 06	25 99	25 93	25 87	25 82	25 78	25 74	25 70
43	27 42	27 33	27 26	27 19	27 11	27 04	26 98	26 92	26 86	26 82	26 78	26 74
44	28 49	28 40	28 32	28 24	28 16	28 09	28 03	27 97	27 91	27 86	27 82	27 79
45	29 72	29 63	29 54	29 45	29 36	29 29	29 23	29 17	29 11	29 05	29 00	28 96
46	30 94	30 84	30 75	30 65	30 56	30 48	30 42	30 36	30 30	30 24	30 19	30 15
47	32 33	32 22	32 12	32 02	31 93	31 85	31 77	31 71	31 65	31 58	31 53	31 49
48	33 79	33 68	33 57	33 47	33 38	33 29	33 20	33 13	33 06	32 99	32 94	32 90
49	35 34	35 21	35 10	34 99	34 89	34 80	34 71	34 63	34 56	34 49	34 43	34 39
50	36 97	36 83	36 70	36 58	36 47	36 37	36 28	36 20	36 12	36 05	35 99	35 94
51	38 25	38 10	38 46	38 33	38 22	38 11	38 01	37 93	37 83	37 76	37 70	37 65
52	40 70	40 54	40 38	40 24	40 12	40 00	39 89	39 79	39 71	39 63	39 57	39 51
53	42 78	42 56	42 39	42 23	42 10	41 97	41 85	41 75	41 66	41 57	41 50	41 44
54	44 92	44 74	44 56	44 38	44 23	44 09	43 97	43 86	43 76	43 66	43 58	43 52
55	47 31	47 01	46 81	46 62	46 45	46 30	46 17	46 05	45 94	45 84	45 75	45 68
56	49 73	49 51	49 29	49 08	48 89	48 72	48 57	48 44	48 32	48 22	48 13	48 06
57	52 42	52 17	51 93	51 70	51 49	51 31	51 15	51 02	50 90	50 78	50 68	50 59
58	55 28	55 00	54 74	54 49	54 26	54 07	53 90	53 75	53 61	53 49	53 38	53 28
59	58 38	58 08	57 79	57 52	57 28	57 07	56 88	56 71	56 55	56 41	56 29	56 18
60	61 72	61 39	61 08	60 80	60 54	60 31	60 09	59 89	59 72	59 57	59 44	59 32

Instalment Policy (Participating). Yearly Premiums for \$1,000, 20 Premiums Life Policy Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.													
Age at Issue.	10	11	12	13	14	15	16	17	18	19	20	21	22
21	\$23 75	\$28 60	\$23 46	\$23 32	\$23 19	\$23 06	\$22 93	22 80	22 67	22 54	22 42	22 30	22 19
22	24 19	24 04	23 90	23 76	23 62	23 48	23 33	23 19	23 06	22 93	22 81	22 69	22 57
23	24 59	24 43	24 28	24 13	23 99	23 85	23 70	23 56	23 42	23 28	23 16	23 04	22 91
24	25 15	24 99	24 83	24 67	24 52	24 38	24 23	24 09	23 95	23 81	23 68	23 55	23 42
25	25 66	25 49	25 33	25 17	25 01	24 86	24 70	24 55	24 40	24 26	24 12	23 99	23 86
26	26 18	26 01	25 84	25 67	25 51	25 35	25 19	25 04	24 89	24 74	24 60	24 46	24 32
27	26 30	26 62	26 44	26 27	26 10	25 93	25 76	25 60	25 54	25 28	25 14	25 00	24 85
28	27 42	27 24	27 06	26 88	26 70	26 53	26 36	26 18	26 01	25 85	25 70	25 55	25 39
29	28 13	27 93	27 74	27 56	27 38	27 20	27 01	26 84	26 67	26 50	26 34	26 18	26 02
30	28 78	28 58	28 39	28 20	28 01	27 82	27 63	27 45	27 27	27 10	26 93	26 76	26 59
31	29 53	29 32	29 12	28 92	28 72	28 53	28 33	28 14	27 95	27 77	27 59	27 42	27 24
32	30 36	30 14	29 93	29 72	29 52	29 32	29 12	28 92	28 73	28 54	28 35	28 17	27 98
33	31 13	30 90	30 68	30 46	30 25	30 05	29 84	29 63	29 43	29 23	29 03	28 84	28 65
34	32 00	31 77	31 54	31 31	31 09	30 88	30 66	30 44	30 23	30 02	29 81	29 61	29 41
35	32 95	32 71	32 47	32 24	32 01	31 79	31 57	31 35	31 13	30 91	30 69	30 47	30 25
36	33 36	33 11	32 86	32 62	32 38	32 15	31 92	31 69	31 46	31 23	31 00	30 77	30 54
37	34 34	34 08	33 82	33 57	33 32	33 07	32 82	32 57	32 32	32 07	31 82	31 57	31 32
38	35 36	35 09	34 82	34 55	34 28	34 01	33 74	33 47	33 20	32 93	32 66	32 39	32 12
39	37 15	36 87	36 59	36 32	36 05	35 79	35 53	35 27	35 01	34 75	34 49	34 23	33 97
40	38 28	37 99	37 71	37 43	37 15	36 88	36 61	36 34	36 07	35 80	35 53	35 26	34 99
41	39 62	39 31	39 01	38 72	38 43	38 15	37 87	37 59	37 31	37 03	36 75	36 46	36 18
42	40 94	40 63	40 33	40 03	39 73	39 44	39 15	38 86	38 57	38 28	37 98	37 67	37 38
43	42 38	42 06	41 74	41 43	41 12	40 82	40 52	40 22	39 91	39 61	39 30	38 99	38 68
44	43 86	43 53	43 20	42 88	42 56	42 25	41 94	41 63	41 32	41 00	40 67	40 34	40 02
45	45 44	45 10	44 76	44 43	44 10	43 77	43 45	43 13	42 81	42 48	42 13	41 79	41 45
46	47 19	46 84	46 49	46 15	45 81	45 48	45 15	44 82	44 48	44 13	43 77	43 41	43 06
47	48 98	48 62	48 28	47 91	47 56	47 21	46 87	46 53	46 18	45 81	45 43	45 06	44 70
48	50 39	50 02	49 15	48 78	48 41	48 05	47 69	47 33	46 97	46 59	46 20	45 82	45 44
49	52 91	52 53	52 15	51 77	51 39	51 02	50 64	50 26	49 88	49 49	49 09	48 69	48 29
50	55 06	54 67	54 28	53 89	53 49	53 10	52 70	52 30	51 90	51 50	51 09	50 68	50 26
51	57 38	56 97	56 56	56 16	55 76	55 36	54 95	54 54	54 13	53 71	53 28	52 85	52 41
52	59 33	58 91	58 49	58 07	57 65	57 23	56 81	56 39	55 96	55 53	55 10	54 66	54 22
53	62 43	61 99	61 56	61 13	60 70	60 27	59 84	59 40	58 96	58 50	58 03	57 56	57 09
54	65 21	64 75	64 31	63 87	63 43	62 99	62 54	62 09	61 63	61 15	60 67	60 18	59 69
55	68 21	67 74	67 28	66 82	66 36	65 91	65 45	64 98	64 50	64 00	63 50	62 99	62 47
56	71 43	70 94	70 46	69 99	69 52	69 06	68 59	68 10	67 60	67 08	66 56	66 03	65 49
57	74 88	74 37	73 87	73 36	72 89	72 41	71 98	71 42	70 90	70 36	69 82	69 27	68 71
58	78 47	77 95	77 44	76 93	76 42	75 92	75 42	74 89	74 35	73 79	73 22	72 64	72 06
59	82 45	81 91	81 39	80 85	80 33	79 81	79 29	78 74	78 18	77 60	77 01	76 40	75 79
60	86 67	86 11	85 56	85 01	84 46	83 91	83 35	82 78	82 20	81 61	81 01	80 39	79 75

Instalment Policy (Participating). Yearly Premiums for \$1,000, 20-Premiums
Life Policy payable in Yearly Instalments of \$50 each for Twenty Years,
and as much longer as the Beneficiary shall survive thereafter.

Age of Insured.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.												
	23	24	25	26	27	28	29	30	31	32	33	34	35
21	\$22 08	\$21 97	\$21 87	\$21 77	\$21 67	\$21 57	\$21 47	21 37	21 27	21 17	21 07	20 97	20 88
22	22 45	22 34	22 24	22 14	22 04	21 93	21 83	21 73	21 63	21 49	21 43	21 38	21 24
23	22 78	22 66	22 55	22 45	22 35	22 24	22 13	22 03	21 93	21 83	21 73	21 68	21 54
24	23 29	23 17	23 05	22 93	22 82	22 71	22 60	22 49	22 39	22 29	22 19	22 08	21 98
25	23 73	23 60	23 47	23 35	23 23	23 11	23 00	22 89	22 78	22 68	22 58	22 47	22 36
26	24 18	24 04	23 90	23 77	23 65	23 53	23 41	23 30	23 19	23 08	22 98	22 87	22 76
27	24 70	24 55	24 40	24 27	24 14	24 01	23 89	23 78	23 67	23 56	23 46	23 35	23 24
28	25 28	25 08	24 92	24 79	24 66	24 52	24 39	24 27	24 15	24 04	23 94	23 83	23 72
29	25 86	25 70	25 54	25 39	25 25	25 10	24 96	24 84	24 72	24 60	24 49	24 38	24 27
30	26 42	26 25	26 09	25 94	25 79	25 63	25 48	25 35	25 23	25 10	24 98	24 87	24 76
31	27 06	26 89	26 72	26 56	26 40	26 24	26 08	25 94	25 81	25 68	25 56	25 45	25 33
32	27 79	27 61	27 44	27 27	27 10	26 93	26 76	26 61	26 47	26 34	26 21	26 08	25 95
33	28 46	28 27	28 09	27 91	27 73	27 55	27 37	27 21	27 06	26 92	26 79	26 66	26 53
34	29 21	29 01	28 81	28 63	28 45	28 26	28 07	27 90	27 75	27 61	27 47	27 33	27 19
35	30 05	29 84	29 64	29 45	29 26	29 06	28 86	28 68	28 52	28 37	28 22	28 07	27 92
36	30 38	30 16	30 00	29 80	29 60	29 40	29 20	29 00	28 80	28 62	28 44	28 26	28 08
37	31 78	31 55	31 33	31 12	30 91	30 69	30 48	30 29	30 11	29 94	29 77	29 60	29 43
38	32 67	32 43	32 20	31 98	31 75	31 52	31 31	31 11	30 92	30 74	30 56	30 38	30 20
39	33 71	33 46	33 22	32 99	32 76	32 53	32 30	32 09	31 89	31 69	31 50	31 31	31 13
40	34 78	34 47	34 22	33 97	33 73	33 49	33 25	33 03	32 81	32 59	32 39	32 19	32 00
41	35 50	35 19	34 93	34 67	34 41	34 15	33 89	33 64	33 38	33 11	32 83	32 54	32 25
42	37 09	36 78	36 52	36 25	35 98	35 71	35 45	35 20	34 96	34 73	34 50	34 27	34 06
43	38 38	38 08	37 79	37 50	37 21	36 92	36 65	36 38	36 13	35 89	35 65	35 41	35 18
44	39 71	39 40	39 09	38 78	38 47	38 16	37 87	37 60	37 34	37 08	36 82	36 56	36 32
45	41 32	40 80	40 47	40 16	39 83	39 50	39 19	38 90	38 62	38 36	38 09	37 81	37 56
46	42 72	42 19	41 84	41 50	41 16	40 81	40 47	40 13	39 81	39 52	39 23	38 93	38 68
47	44 34	43 69	43 32	42 97	42 61	42 25	41 89	41 53	41 17	40 83	40 47	40 11	39 75
48	46 06	45 29	44 91	44 54	44 17	43 80	43 43	43 06	42 69	42 32	41 95	41 58	41 21
49	47 90	47 51	47 12	46 74	46 34	45 94	45 56	45 20	44 85	44 51	44 17	43 84	43 51
50	49 35	49 44	49 03	48 63	48 22	47 81	47 41	47 03	46 66	46 29	45 93	45 58	45 23
51	51 08	51 59	51 12	50 70	50 27	49 84	49 42	49 01	48 62	48 23	47 85	47 48	47 11
52	52 24	52 79	52 34	51 90	51 45	51 00	50 56	50 13	50 72	50 31	49 90	49 50	49 10
53	53 61	54 14	53 67	53 21	52 74	52 26	51 80	51 35	50 91	50 47	50 04	49 62	49 20
54	55 19	55 70	55 21	54 72	54 22	53 71	53 22	52 75	52 29	51 83	51 38	50 93	50 48
55	56 36	56 45	56 04	55 63	55 22	54 81	54 37	53 93	53 46	53 01	52 56	52 11	51 66
56	57 96	58 43	57 99	57 55	57 11	56 66	56 23	55 79	55 34	54 89	54 44	54 00	53 55
57	59 15	59 60	59 14	58 69	58 24	57 79	57 34	56 89	56 44	55 99	55 54	55 09	54 64
58	60 47	60 89	60 41	59 94	59 47	58 99	58 52	58 06	57 60	57 14	56 68	56 22	55 76
59	61 83	62 24	61 75	61 27	60 79	60 31	59 83	59 35	58 87	58 40	57 92	57 45	56 97
60	63 11	63 51	63 01	62 51	62 01	61 51	61 01	60 51	60 01	59 51	59 01	58 51	58 01

Instalment Policy (Participating). Yearly Premiums for \$1,000 20-Premiums
Life Policy Payable in Yearly Instalments of \$50 each for Twenty Years
and as much longer as the Beneficiary shall survive thereafter.

Age of Insured.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.												
	36	37	38	39	40	41	42	43	44	45	46	47	48
21	\$20 79	\$20 70	\$20 61	\$20 52	\$20 44	\$20 36	\$20 28	20 20	20 12	20 05	19 98	19 91	19 84
22	21 15	21 06	20 97	20 88	20 80	20 72	20 64	20 56	20 48	20 41	20 34	20 27	20 20
23	21 46	21 36	21 27	21 18	21 10	21 02	20 94	20 86	20 78	20 71	20 64	20 57	20 50
24	21 89	21 79	21 71	21 62	21 54	21 46	21 38	21 30	21 22	21 15	21 08	21 01	20 94
25	22 27	22 18	22 09	22 00	21 91	21 83	21 75	21 67	21 59	21 52	21 45	21 38	21 31
26	22 66	22 57	22 48	22 39	22 30	22 21	22 13	22 05	21 97	21 90	21 82	21 75	21 68
27	23 13	23 03	22 94	22 85	22 76	22 67	22 58	22 50	22 42	22 34	22 27	22 20	22 13
28	23 61	23 51	23 41	23 32	23 22	23 13	23 04	22 96	22 87	22 79	22 71	22 64	22 57
29	24 16	24 06	23 96	23 86	23 76	23 66	23 57	23 48	23 40	23 32	23 24	23 16	23 09
30	24 64	24 53	24 43	24 32	24 22	24 13	24 04	23 95	23 86	23 78	23 70	23 62	23 55
31	25 31	25 19	25 09	24 98	24 87	24 77	24 68	24 59	24 49	24 40	24 31	24 23	24 14
32	25 88	25 72	25 61	25 50	25 39	25 29	25 19	25 10	25 01	24 93	24 85	24 76	24 68
33	26 41	26 29	26 17	26 06	25 94	25 83	25 73	25 63	25 54	25 46	25 37	25 28	25 20
34	27 06	26 94	26 82	26 70	26 57	26 45	26 35	26 25	26 16	26 08	25 99	25 90	25 82
35	27 78	27 65	27 53	27 41	27 28	27 16	27 06	26 95	26 86	26 77	26 68	26 59	26 51
36	28 45	28 31	28 18	28 05	27 92	27 80	27 69	27 58	27 48	27 39	27 29	27 19	27 11
37	29 27	29 12	28 98	28 85	28 72	28 60	28 49	28 38	28 27	28 17	28 07	27 97	27 88
38	30 08	29 97	29 79	29 68	29 56	29 44	29 31	29 19	29 07	28 96	28 86	28 76	28 67
39	30 96	30 78	30 62	30 47	30 33	30 20	30 07	29 94	29 82	29 72	29 61	29 51	29 42
40	31 82	31 63	31 46	31 29	31 14	31 00	30 87	30 74	30 61	30 50	30 39	30 28	30 18
41	32 68	32 48	32 30	32 13	31 98	31 83	31 69	31 56	31 44	31 31	31 20	31 09	30 99
42	33 56	33 35	33 16	32 98	32 81	32 66	32 51	32 38	32 25	32 13	32 01	31 89	31 78
43	34 46	34 24	34 05	33 86	33 68	33 51	33 36	33 21	33 08	32 95	32 83	32 71	32 60
44	35 00	34 77	34 56	34 36	34 18	34 01	33 85	33 69	33 53	33 39	33 26	33 13	33 01
45	35 69	35 45	35 23	35 03	34 83	34 65	34 48	34 31	34 15	34 01	33 87	33 74	33 61
46	36 32	36 07	35 84	35 63	35 43	35 23	35 06	34 89	34 72	34 57	34 42	34 29	34 16
47	36 99	36 73	36 49	36 28	36 07	35 86	35 68	35 51	35 34	35 19	35 04	34 90	34 76
48	37 70	37 43	37 18	36 96	36 74	36 52	36 34	36 16	35 99	35 83	35 68	35 53	35 39
49	38 44	38 16	37 90	37 67	37 44	37 21	36 98	36 75	36 52	36 38	36 23	36 09	35 94
50	39 21	38 92	38 65	38 41	38 17	37 93	37 69	37 45	37 21	36 97	36 73	36 49	36 25
51	40 01	39 71	39 43	39 18	38 93	38 68	38 43	38 18	37 93	37 68	37 43	37 19	36 94
52	40 84	40 53	40 24	39 98	39 72	39 46	39 20	38 94	38 68	38 42	38 16	37 91	37 65
53	41 70	41 38	41 07	40 79	40 51	40 23	39 95	39 67	39 39	39 11	38 83	38 55	38 27
54	42 59	42 26	41 94	41 65	41 35	41 05	40 75	40 45	40 15	39 85	39 55	39 25	38 95
55	43 50	43 16	42 83	42 52	42 21	41 90	41 58	41 26	40 94	40 62	40 30	40 00	39 68
56	44 43	44 08	43 74	43 41	43 08	42 74	42 40	42 06	41 72	41 38	41 04	40 70	40 36
57	45 38	45 02	44 67	44 32	43 97	43 61	43 25	42 89	42 53	42 17	41 81	41 45	41 10
58	46 35	45 98	45 62	45 25	44 88	44 50	44 13	43 75	43 37	43 00	42 62	42 25	41 88
59	47 34	46 96	46 58	46 19	45 80	45 41	45 02	44 63	44 24	43 85	43 46	43 07	42 68
60	48 35	47 96	47 56	47 16	46 76	46 35	45 94	45 53	45 12	44 71	44 30	43 89	43 48
61	49 37	48 96	48 55	48 14	47 72	47 30	46 88	46 45	46 03	45 60	45 18	44 75	44 33
62	50 40	50 00	49 58	49 15	48 72	48 29	47 85	47 41	46 97	46 53	46 09	45 65	45 21
63	51 44	51 02	50 59	50 15	49 70	49 25	48 80	48 35	47 90	47 45	47 00	46 55	46 10
64	52 49	52 06	51 62	51 17	50 71	50 25	49 79	49 32	48 86	48 40	47 93	47 47	47 00
65	53 55	53 11	52 66	52 20	51 73	51 26	50 79	50 31	49 83	49 35	48 87	48 39	47 91
66	54 62	54 17	53 71	53 24	52 76	52 28	51 79	51 30	50 81	50 32	49 83	49 34	48 85
67	55 70	55 24	54 77	54 29	53 80	53 31	52 81	52 31	51 81	51 31	50 81	50 31	49 81
68	56 79	56 32	55 83	55 34	54 84	54 34	53 83	53 32	52 81	52 30	51 79	51 28	50 77
69	57 89	57 41	56 91	56 41	55 90	55 39	54 87	54 35	53 83	53 31	52 79	52 27	51 75
70	58 99	58 50	58 00	57 49	56 97	56 45	55 92	55 39	54 86	54 33	53 80	53 27	52 74

Instalment Policy (Participating). . . Yearly Premiums for \$1,000 20-Premium Life Policy. Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

Age of Insured.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.											
	49	50	51	52	53	54	55	56	57	58	59	60
21	19 78	19 72	19 67	19 62	19 57	19 53	19 49	19 45	19 42	19 39	19 36	19 33
22	20 14	20 08	20 03	19 98	19 93	19 89	19 85	19 81	19 78	19 75	19 72	19 69
23	20 44	20 38	20 33	20 28	20 23	20 19	20 15	20 11	20 08	20 05	20 02	19 99
24	20 88	20 82	20 77	20 72	20 67	20 63	20 59	20 55	20 52	20 49	20 46	20 43
25	21 25	21 19	21 14	21 09	21 04	21 00	20 96	20 92	20 89	20 86	20 83	20 80
26	21 62	21 56	21 51	21 46	21 41	21 37	21 33	21 29	21 26	21 23	21 20	21 17
27	22 07	22 01	21 95	21 90	21 85	21 81	21 77	21 73	21 70	21 67	21 64	21 61
28	22 51	22 45	22 39	22 34	22 29	22 25	22 21	22 17	22 14	22 11	22 08	22 05
29	23 03	22 97	22 91	22 86	22 80	22 76	22 72	22 69	22 65	22 62	22 59	22 56
30	23 49	23 43	23 37	23 31	23 26	23 21	23 17	23 13	23 10	23 07	23 04	23 01
31	24 01	23 95	23 89	23 83	23 78	23 73	23 69	23 65	23 62	23 59	23 56	23 53
32	24 62	24 56	24 50	24 44	24 38	24 33	24 29	24 24	24 21	24 18	24 15	24 12
33	25 14	25 08	25 02	24 96	24 90	24 84	24 80	24 76	24 72	24 69	24 66	24 63
34	25 76	25 70	25 64	25 57	25 51	25 45	25 40	25 35	25 31	25 28	25 25	25 22
35	26 44	26 38	26 32	26 25	26 18	26 12	26 07	26 02	25 98	25 95	25 92	25 89
36	27 04	26 98	26 92	26 85	26 78	26 72	26 67	26 62	26 58	26 54	26 51	26 48
37	27 81	27 75	27 68	27 61	27 54	27 47	27 42	27 37	27 32	27 28	27 25	27 22
38	28 59	28 53	28 46	28 39	28 32	28 25	28 19	28 14	28 09	28 04	28 01	27 98
39	29 34	29 28	29 21	29 14	29 07	28 99	28 92	28 86	28 81	28 77	28 73	28 70
40	30 09	30 01	29 93	29 85	29 78	29 71	29 65	29 60	29 55	29 51	29 47	29 44
41	31 00	30 92	30 84	30 76	30 69	30 62	30 56	30 51	30 46	30 42	30 38	30 34
42	31 93	31 84	31 75	31 66	31 59	31 52	31 46	31 40	31 35	31 30	31 26	31 23
43	32 91	32 82	32 73	32 64	32 56	32 49	32 43	32 37	32 31	32 26	32 22	32 18
44	33 93	33 83	33 73	33 63	33 54	33 47	33 40	33 34	33 28	33 23	33 19	33 15
45	35 01	34 90	34 79	34 69	34 60	34 52	34 45	34 38	34 32	34 27	34 23	34 19
46	36 23	36 13	36 01	35 90	35 81	35 73	35 66	35 59	35 52	35 47	35 42	35 38
47	37 49	37 38	37 24	37 12	37 02	36 93	36 85	36 77	36 70	36 64	36 60	36 56
48	38 82	38 67	38 53	38 42	38 31	38 22	38 14	38 06	37 98	37 92	37 87	37 83
49	40 22	40 06	39 91	39 79	39 69	39 59	39 50	39 41	39 34	39 28	39 23	39 19
50	41 69	41 53	41 39	41 27	41 15	41 05	40 95	40 85	40 77	40 70	40 64	40 59
51	43 36	43 16	43 01	42 88	42 75	42 64	42 53	42 43	42 34	42 27	42 20	42 14
52	45 08	44 88	44 71	44 56	44 42	44 30	44 19	44 07	43 98	43 91	43 84	43 78
53	46 37	46 08	46 50	46 34	46 19	46 05	45 92	45 80	45 70	45 63	45 55	45 49
54	48 35	48 04	48 44	48 26	48 10	47 96	47 82	47 69	47 59	47 49	47 41	47 35
55	50 98	50 75	50 52	50 32	50 15	50 00	49 86	49 72	49 60	49 51	49 43	49 36
56	53 29	53 04	52 80	52 59	52 41	52 24	52 08	51 92	51 79	51 69	51 60	51 53
57	55 75	55 48	55 21	54 99	54 79	54 60	54 43	54 26	54 12	54 01	53 92	53 84
58	58 30	58 01	57 74	57 48	57 26	57 06	56 88	56 70	56 55	56 42	56 32	56 23
59	61 17	60 86	60 56	60 29	60 05	59 83	59 63	59 44	59 28	59 14	59 02	58 92
60	64 21	63 87	63 54	63 26	63 00	62 75	62 53	62 30	62 16	62 00	61 86	61 74

Largest Amount of Insurance it will write on a Single Life, \$15,000.
Premiums for each \$1,000 Insurance (Participating).

[illegible]

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

PREMIUMS FOR EACH \$1,000 INSURANCE (NONPARTICIPATING).

Age at Issue.	LIFE.				ENDOWMENT. Continuous Annual Premiums.			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	15 Years.	20 Years.	25 Years.	30 Years.
20	814 69	885 55	825 03	821 21				
21	14 96	86 18	26 44	21 59	59 86	42 49	32 79	26 12
22	15 31	86 72	26 67	21 97	59 84	42 59	32 89	26 98
23	15 67	27 83	27 32	22 87	59 99	42 66	32 99	27 15
24	16 06	87 98	27 76	22 73	60 08	42 78	33 10	27 18
25	16 46	88 64	28 27	23 22	60 14	43 84	33 21	27 38
26	16 89	89 84	28 77	23 67	60 23	43 98	33 34	27 49
27	17 35	40 07	29 30	24 18	60 32	44 04	33 47	27 67
28	17 82	40 82	29 35	24 63	60 41	43 16	33 62	27 85
29	18 32	41 60	30 42	25 15	60 51	43 28	33 78	28 05
30	18 85	42 42	31 51	25 69	60 61	43 41	33 96	28 29
31	19 41	43 27	31 53	26 25	60 71	43 56	34 15	28 53
32	20 00	44 15	32 28	26 84	60 87	43 72	34 36	28 89
33	20 62	45 07	32 95	27 45	60 97	43 90	34 59	29 10
34	21 29	46 02	33 58	28 10	61 09	44 09	34 84	29 49
35	21 99	47 02	34 39	28 77	61 26	44 29	35 12	29 73
36	22 74	48 06	35 18	29 49	61 44	44 51	35 43	30 17
37	23 53	49 13	35 98	30 29	61 63	44 86	35 77	30 59
38	24 37	50 24	36 79	31 00	61 83	45 11	36 16	31 08
39	25 26	51 41	37 68	31 82	62 10	45 44	36 58	31 14
40	26 20	42 62	38 57	32 67	62 38	46 78	37 05	32 19
41	27 21	53 67	39 52	33 53	62 68	46 23	37 58	32 58
42	28 28	55 18	40 52	34 59	63 06	46 70	38 16	33 56
43	29 43	56 55	41 57	35 54	63 46	47 21	38 81	34 24
44	30 65	57 97	42 67	36 60	63 94	47 79	39 52	35 20
45	31 95	59 48	43 82	37 72	64 49	48 42	40 31	36 13
46	33 34	61 01	45 04	38 93	64 95	49 10	41 16	
47	34 82	62 62	46 32	40 20	65 56	49 86	42 09	
48	36 40	64 29	47 66	41 55	66 21	50 68	43 10	
49	38 08	66 04	49 07	42 98	66 91	51 58	44 20	
50	39 88	67 86	50 53	44 48	67 70	52 57	45 40	
51	41 79	69 74	52 12	46 03	68 57	53 66		
52	43 83	71 71	53 76	47 81	69 49	54 44		
53	46 02	73 75	55 50	49 65	70 49	56 11		
54	48 35	75 88	57 33	51 60	71 82	57 49		
55	50 35	78 10	59 27	53 70	72 85	59 00		
56	53 51	80 42	61 33	55 94	74 20	60 71		
57	56 35	82 83	63 51	58 34	75 67	62 58		
58	59 40	85 36	65 84	60 92	77 29	64 61		
59	62 66	88 00	68 31	63 70	79 10	66 78		
60	66 15			66 62	81 08	69 16		

Largest Amount of Insurance it will write on a Single Life, \$25,000.
Premiums for each \$1,000 Insurance (Participating)

Largest Amount of Insurance it will write on a Single Life, \$25,000.
 Premiums for each \$1,000 Insurance. Dividend
 Endowment Policies. (Participating.)

Age at Issue.	LIFE.				ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.					10 Premiums 15-Year Endowment.	10 Premiums 20-Year Endowment.
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.		
21	\$19 57	\$48 47	\$35 92	\$29 78	\$105 66	\$68 28	\$49 97	\$39 30	\$32 48	\$92 95	\$82 47
22	20 01	49 21	36 48	30 25	105 75	68 38	50 08	39 42	\$2 61	93 05	82 56
23	20 46	49 97	37 06	30 73	105 84	68 48	50 19	39 55	\$2 76	93 15	82 70
24	20 93	50 76	37 65	31 24	105 94	68 58	50 31	39 68	\$2 91	93 25	82 83
25	21 43	51 57	38 27	31 76	106 04	68 70	50 43	39 82	33 08	93 37	82 95
26	21 95	52 41	38 90	32 30	106 15	68 82	50 57	39 98	33 26	93 49	83 05
27	22 50	53 28	39 57	32 87	106 27	68 94	50 71	40 15	33 46	93 61	83 13
28	23 08	54 18	40 25	33 45	106 39	69 08	50 87	40 33	33 68	93 75	83 40
29	23 68	55 11	40 96	34 06	106 52	69 23	51 03	40 52	33 92	93 89	83 47
30	24 32	56 07	41 70	34 69	106 66	69 39	51 21	40 74	34 18	94 05	83 75
31	24 99	57 07	42 46	35 35	106 81	69 55	51 41	40 97	34 46	94 21	83 95
32	25 69	58 10	43 25	36 03	106 96	69 73	51 62	41 22	34 77	94 39	84 16
33	26 43	59 16	44 07	36 74	107 13	69 93	51 85	41 50	35 12	94 58	84 39
34	27 21	60 27	44 93	37 48	107 32	70 14	52 10	41 80	35 49	94 79	84 65
35	28 04	61 41	45 81	38 25	107 51	70 37	52 37	42 14	35 90	95 01	84 92
36	28 91	62 59	46 73	39 06	107 73	70 62	52 67	42 50	36 36	95 25	85 22
37	29 83	63 82	47 69	39 91	107 96	70 89	53 00	42 91	36 86	95 52	85 55
38	30 80	65 09	48 69	40 79	108 20	71 18	53 36	43 36	37 41	95 80	86 91
39	31 83	66 40	49 73	41 72	108 47	71 51	53 76	43 85	38 01	96 11	86 30
40	32 92	67 77	50 81	42 70	108 77	71 86	54 20	44 39	38 68	96 46	86 73
41	34 08	69 18	51 95	43 72	109 09	72 26	54 68	44 99	39 41	96 83	87 21
42	35 30	70 65	53 13	44 80	109 44	72 69	55 22	45 65	40 23	97 24	87 74
43	36 60	72 18	54 37	45 94	109 83	73 17	55 81	46 38	41 12	97 70	88 32
44	37 99	73 77	55 67	47 14	110 26	73 70	56 47	47 19	42 10	98 21	88 96
45	39 45	75 42	57 04	48 41	110 74	74 30	57 20	48 09	.....	98 77	89 67
46	41 02	77 15	58 47	49 76	111 27	74 95	58 01	49 08	.....	99 40	90 46
47	42 68	78 94	59 98	51 19	111 85	75 68	58 90	50 17	.....	100 09	91 33
48	44 46	80 82	61 57	52 70	112 51	76 49	59 89	51 87	.....	100 86	92 29
49	46 35	82 78	63 25	54 32	113 23	77 38	60 99	52 70	.....	101 71	93 35
50	48 36	84 82	65 02	56 04	114 03	78 36	62 20	54 16	.....	102 64	94 52
51	50 50	86 95	66 88	57 87	114 91	79 45	63 53	.....	.....	103 68	95 79
52	52 78	89 17	68 85	59 82	115 88	80 65	65 00	.....	.....	104 81	97 19
53	55 21	91 49	70 44	61 91	116 94	81 97	66 61	.....	.....	106 06	98 71
54	57 80	98 91	73 14	64 14	118 11	83 43	68 39	.....	.....	107 43	100 38
55	60 57	96 45	75 49	66 53	119 40	85 03	70 34	.....	.....	108 94	102 20
56	63 52	99 12	77 98	.....	120 82	86 80	.....	.....	.....	110 59	.....
57	66 67	101 91	80 63	.....	122 38	88 74	.....	.....	.....	112 41	.....
58	70 04	104 85	83 46	.....	124 10	90 88	.....	.....	.....	114 40	.....
59	73 64	107 95	86 49	.....	126 00	93 25	.....	.....	.....	116 58	.....
60	77 49	111 22	89 73	.....	128 08	95 85	.....	.....	.....	118 98	.....
61	.....	.....	.....	.....	130 38	.....	.....	.....	.....	.....	.....
62	.....	.....	.....	.....	132 91	.....	.....	.....	.....	.....	.....
63	.....	.....	.....	.....	135 70	.....	.....	.....	.....	.....	.....
64	.....	.....	.....	.....	138 78	.....	.....	.....	.....	.....	.....

Largest Amount of Insurance it will write on a Single Life, \$25,000.
Premiums for each \$1,000 Insurance (Nonparticipating).

Age at Issue of Policy.	LIFE.				ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.					
	Continuous An- nual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
21	\$14 89	\$34 15	\$25 59	\$21 45	\$91 38	\$57 40	\$40 92	\$31 45	\$25 49	\$21 55
22	15 22	34 74	26 04	21 82	91 43	57 45	40 99	31 53	25 59	21 60
23	15 58	35 35	26 30	22 22	91 49	57 52	41 07	31 62	25 70	21 81
24	15 95	35 99	26 59	22 63	91 54	57 59	41 15	31 72	25 81	21 88
25	16 34	36 65	27 49	23 06	91 61	57 67	41 23	31 82	25 94	22 11
26	16 76	37 34	28 02	23 51	91 68	57 74	41 33	31 93	26 08	22 29
27	17 19	38 06	28 55	23 97	91 75	57 83	41 43	32 06	26 23	22 48
28	17 65	38 81	29 13	24 46	91 83	57 92	41 54	32 19	26 40	22 69
29	18 13	39 58	29 73	24 97	91 91	58 02	41 66	32 34	26 58	22 92
30	18 64	40 39	30 35	25 51	92 00	58 13	41 78	32 49	26 79	23 18
31	19 18	41 24	31 00	26 06	92 10	58 24	41 93	32 67	27 01	23 46
32	19 75	42 12	31 67	26 65	92 20	58 37	42 08	32 87	27 26	23 77
33	20 36	43 04	32 38	27 26	92 32	58 51	42 25	33 08	27 53	24 12
34	20 99	43 99	33 12	27 89	92 44	58 66	42 43	33 32	27 83	24 49
35	21 67	44 98	33 88	28 56	92 57	58 82	42 64	33 58	28 16	24 91
36	22 38	46 12	34 69	29 27	92 71	59 00	42 87	33 87	28 53	25 37
37	23 14	47 09	35 53	29 90	92 87	59 19	43 12	34 19	28 94	25 88
38	23 95	48 23	36 40	30 78	92 98	59 41	43 40	34 55	29 40	26 44
39	24 80	48 89	37 52	31 59	93 23	59 66	43 71	34 95	29 90	27 05
40	25 71	50 01	38 28	32 48	93 38	59 92	44 06	35 39	30 45	27 73
41	26 67	51 37	39 29	33 36	93 53	60 22	44 44	35 88	31 07	28 47
42	27 70	52 80	40 35	34 31	93 69	60 55	44 87	36 48	31 74	29 27
43	28 79	54 35	41 46	35 32	93 84	60 92	45 35	37 04	32 49	30 12
44	29 95	56 02	42 63	36 38	94 03	61 34	45 89	37 71	33 32	31 02
45	31 19	57 53	43 85	37 51	94 28	61 81	46 48	38 46	34 24	31 97
46	32 51	59 11	45 15	38 71	94 53	62 33	47 15	39 29	35 24	32 97
47	33 92	60 75	46 51	39 99	94 78	62 91	47 89	40 22	36 31	34 02
48	35 43	62 48	47 94	41 24	95 03	63 57	48 72	41 24	37 44	35 14
49	37 04	64 28	49 46	42 78	95 28	64 29	49 68	42 37	38 62	36 32
50	38 75	66 16	51 06	44 31	95 53	65 10	50 65	43 61	39 86	37 56
51	40 40	68 12	52 74	45 94	95 78	65 99	51 77	45 01	41 16	38 86
52	42 12	70 16	54 52	47 67	96 03	66 98	53 01	46 58	42 71	40 21
53	44 44	72 36	56 48	49 50	96 28	68 16	54 38	48 21	44 31	41 91
54	46 34	74 54	58 39	51 50	96 53	69 29	55 90	49 90	46 06	43 66
55	49 21	76 87	60 49	53 61	101 74	70 63	57 57	51 66	47 86	45 56
56	51 75	79 32	62 73	55 88	102 89	72 12	59 31	53 58	49 83	47 51
57	54 46	81 83	65 10	58 30	104 17	73 75	61 11	55 64	51 91	49 51
58	57 35	84 38	67 64	60 90	105 57	75 57	62 86	57 84	54 11	51 76
59	60 45	87 41	70 34	63 70	107 13	77 57	64 66	59 16	56 44	53 76
60	63 77	90 39	73 22	66 70	108 86	79 78	66 51	60 61	58 81	55 81

Dividend Endowment With Return of Premiums.

DEFERRED, AND FULL PERIOD RETURN PREMIUMS.

Return of Premiums due and paid during the last 5 years of the Dividend Endowment period if death occur within said 5 years.				Return of all premiums if death occur within 15 years.			Return of all premiums if death occur within 20 years.			With return of the premiums due and paid during the last 10 years of the dividend Endowment period if death occur within said 10 years.		
Age at Issue.	Life.	15 Premiums Life.	15-Year Endowment.	Life.	15 Premiums Life.	15-Year Endowment.	Life.	20 Premiums Life.	20-Year Endowment.	Life.	20 Premiums Life.	20-Year Endowment.
21	\$18 78	\$31 10	\$67 56	\$19 60	\$38 40	\$72 20	\$20 10	\$29 10	\$53 40	\$19 12	\$26 83	\$49 56
22	19 29	31 61	67 67	20 00	34 00	72 40	20 60	29 70	53 60	19 65	27 86	49 68
23	19 70	32 23	67 73	20 50	34 70	72 60	21 10	30 30	53 90	20 07	27 79	49 81
24	20 21	32 84	67 90	21 00	35 80	72 80	21 70	30 90	54 10	20 50	28 43	50 06
25	20 72	33 45	68 12	21 60	36 10	73 00	22 20	31 60	54 40	21 13	28 96	50 30
26	21 23	34 17	68 24	22 10	36 80	73 30	22 80	32 30	54 70	21 66	29 50	50 45
27	21 74	34 78	68 35	22 70	37 60	73 50	23 30	33 00	55 00	22 20	30 16	50 60
28	22 35	35 50	68 57	23 40	38 40	73 80	24 20	33 80	55 40	22 85	30 81	50 87
29	23 97	36 32	68 80	24 00	39 80	74 10	24 90	34 60	55 80	23 50	31 59	51 15
30	23 58	37 04	69 02	24 70	40 20	74 50	25 40	35 60	56 20	24 16	32 25	51 44
31	24 30	37 87	69 15	25 50	41 20	74 80	26 00	36 50	56 70	24 93	33 04	51 73
32	25 02	38 80	69 49	26 30	42 20	75 20	26 80	37 50	57 30	25 71	33 89	52 15
33	25 55	39 63	69 73	27 20	43 80	75 70	27 40	38 60	57 90	26 40	34 73	52 47
34	26 68	40 57	69 95	28 10	44 40	76 20	28 50	39 70	58 50	27 30	35 65	52 90
35	27 51	41 62	70 34	29 10	45 60	76 70	30 60	41 00	59 30	28 40	36 68	53 35
36	28 44	42 57	70 79	30 10	46 90	77 30	31 90	42 30	60 10	29 43	37 52	53 91
37	29 48	43 72	71 07	31 50	48 30	78 00	33 20	43 30	61 10	30 57	38 79	54 49
38	30 58	44 88	71 44	32 50	49 80	78 80	34 60	44 40	62 20	31 72	39 86	55 09
39	31 68	46 15	71 92	33 50	51 30	79 70	36 20	47 20	63 40	32 99	41 16	55 69
40	32 84	47 42	72 40	35 20	53 00	80 60	38 00	49 10	64 80	34 28	42 87	56 43
41	34 10	48 70	73 03	36 10	54 90	81 70	39 90	51 20	66 40	35 70	43 92	57 29
42	35 47	50 09	73 65	38 40	56 90	82 90	42 00	53 50	68 30	37 24	45 29	58 17
43	36 95	51 59	74 21	40 20	59 00	84 30	44 30	56 10	70 30	38 92	46 89	59 08
44	38 44	53 20	74 95	42 20	61 30	85 90	46 90	59 00	72 50	40 52	48 53	60 23
45	40 14	54 82	75 76	44 40	63 90	87 70	49 90	62 20	75 30	42 57	50 80	61 41
46	41 85	56 66	76 71	46 20	66 70	89 70	53 10	65 00	78 30	44 55	52 33	62 73
47	43 78	58 51	77 67	49 40	69 80	92 00	56 80	69 00	81 30	46 36	54 40	64 20
48	45 82	60 48	78 75	52 50	73 20	94 60	61 10	74 50	85 30	49 19	56 62	65 61
49	47 99	62 57	79 94	55 50	76 90	97 00	66 90	79 30	90 30	51 75	58 99	67 09
50	50 27	64 78	81 26	59 10	81 10	101 00	71 40	86 00	96 30	54 45	61 53	69 41
51	52 78	67 11	82 80	.....	.....	.....	.....	.....	.....	57 44	64 34	71 50
52	55 51	69 67	84 36	.....	.....	.....	.....	.....	.....	60 20	67 31	74 36
53	58 37	72 26	86 14	.....	.....	.....	.....	.....	.....	64 13	70 14	76 57
54	61 46	75 18	88 05	.....	.....	.....	.....	.....	.....	67 55	73 06	79 41
55	64 68	78 12	90 19	.....	.....	.....	.....	.....	.....	71 73	77 56	82 30

Largest Amount of Insurance it will write on a Single Life
\$10,000. Premiums for each \$1,000
 Insurance (Participating).

Age at Issue of Policy.	LIFE.				Endowment-Continuous Annual Premiums.			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	30-Year Term.
21	818 47	849 69	832 42	826 96	8101 48	863 68	545 09	811 37
22	18 91	41 46	34 60	27 45	101 56	63 81	46 18	11 45
23	19 36	45 28	38 58	27 94	101 68	63 85	46 28	11 41
24	19 84	46 05	34 20	28 47	101 81	64 10	46 44	11 81
25	20 35	46 91	34 85	29 02	101 96	64 25	46 61	11 02
26	20 88	47 30	35 52	29 59	102 12	64 42	46 79	11 25
27	21 43	48 70	36 20	30 17	102 27	64 59	46 97	11 45
28	22 01	49 64	36 91	30 78	102 44	64 78	47 17	12 05
29	22 62	50 61	37 65	31 41	102 68	64 97	47 39	12 38
30	23 26	51 62	38 41	32 06	102 81	65 17	47 62	13 20
31	23 94	52 66	39 22	32 75	103 00	65 39	47 86	13 47
32	24 65	53 74	40 04	33 46	103 25	65 62	48 12	13 76
33	25 40	54 86	40 89	34 21	103 47	65 87	48 41	14 07
34	26 19	55 02	41 78	34 98	103 69	66 13	48 72	14 39
35	27 01	57 19	42 69	35 78	103 92	66 40	49 04	14 75
36	27 85	58 43	43 65	36 63	104 16	66 71	49 41	15 15
37	28 82	59 71	44 65	37 51	104 46	67 04	49 81	15 62
38	29 80	61 04	45 69	38 44	104 75	67 40	50 24	16 13
39	30 85	62 44	46 80	39 43	105 11	67 81	50 73	16 72
40	31 97	63 91	47 97	40 48	105 48	68 26	51 27	17 39
41	33 14	65 47	49 21	41 60	105 80	68 77	51 87	18 16
42	34 44	67 08	50 50	42 77	106 34	69 32	52 54	19 01
43	35 81	68 80	51 89	44 04	106 87	69 96	53 29	19 97
44	37 28	70 62	53 36	45 39	107 49	70 67	54 16	21 05
45	38 81	72 46	54 87	46 79	108 15	71 42	55 01	22 23
46	40 45	74 42	56 48	48 29	108 87	72 27	55 99	23 54
47	42 20	76 44	58 16	49 86	109 68	73 18	57 07	24 95
48	44 06	78 57	59 93	51 58	110 48	74 18	58 24	26 48
49	46 01	80 73	61 76	53 28	111 37	75 23	59 49	28 14
50	48 18	82 08	63 68	55 12	112 33	76 39	60 86	29 96
51	50 27	85 30	65 68	57 07	113 38	77 64	63 34	31 92
52	52 60	87 72	67 80	59 13	114 52	79 10	65 96	34 07
53	55 07	90 28	70 01	61 33	115 73	80 47	65 71	36 39
54	57 69	92 84	72 34	63 66	117 04	82 07	67 62	38 94
55	60 46	95 53	74 78	65 12	118 46	83 80	69 68	41 70
56	63 44	98 39	77 41	.....	120 02	85 72	71 94	.....
57	66 64	101 42	80 22	.....	121 77	87 84	74 46	.....
58	70 04	104 58	83 19	.....	123 65	90 15	77 17	.....
59	73 67	107 90	86 35	.....	125 78	92 68	80 13	.....
60	77 52	111 36	89 70	.....	127 96	95 42	83 32	.....

For semi-annual rates add 4% and divide by 2.
 For quarterly rates add 6% and divide by 4.

Premium Rates (participating) on and after Jan. 1, 1901, per \$1,000 insurance. Maximum amount insurance issued on one life, \$25,000.

For semi-annual rates, add 2 per cent and divide by 2. For quarterly rates, add 3 per cent and divide by 4; any fraction of a cent in the result is to be taken as one cent.

Largest Amount of Insurance it will write on a Single Life, \$20,000.
Premiums for each \$1,000 Insurance (Participating).

	NT.—Com- AL Firms.							20 Years.
20	\$18 85	\$38 55	\$50 80	\$25 70	\$305 80	\$108 00	\$65 15	\$47 00
21	18 70	40 25	50 85	26 20	310 77	108 15	65 25	47 10
22	19 15	41 00	51 40	26 70	315 97	108 30	65 35	47 20
23	19 60	41 80	52 00	27 20	321 31	108 45	65 45	47 30
24	20 10	42 60	52 65	27 75	326 85	108 60	65 60	47 50
25	20 65	43 45	53 30	28 30	332 58	108 75	65 75	47 65
26	21 15	44 30	53 95	28 90	338 47	108 90	65 90	47 80
27	21 75	45 30	54 65	29 50	344 59	109 05	66 05	47 95
28	22 35	46 15	55 40	30 10	350 90	109 20	66 20	48 10
29	22 95	47 10	56 15	30 75	357 40	109 35	66 35	48 35
30	23 55	48 10	56 90	31 45	364 18	109 60	66 55	48 60
31	24 30	49 10	57 70	32 15	371 08	109 70	66 75	48 80
32	25 05	50 20	58 50	32 85	378 28	109 90	66 95	49 05
33	25 85	51 30	59 40	33 60	385 68	109 10	67 15	49 25
34	26 65	52 40	60 30	34 40	393 28	109 30	67 40	49 55
35	27 45	53 60	61 20	35 25	401 15	109 50	67 65	50 00
36	28 40	54 80	62 15	36 15	409 28	109 75	67 95	50 35
37	29 35	56 10	63 20	37 00	417 69	109 00	68 30	50 60
38	30 35	57 40	64 25	37 95	426 37	109 25	68 70	51 25
39	31 45	58 75	65 30	38 05	435 35	109 55	69 10	51 75
40	32 55	60 20	66 50	40 00	444 62	109 90	69 60	52 35
41	33 90	61 70	67 70	41 10	454 20	107 85	70 10	52 95
42	35 05	63 25	69 00	42 30	464 13	107 80	70 50	53 70
43	36 35	64 85	70 35	43 70	474 36	108 85	71 40	54 50
44	37 90	66 55	71 75	44 85	484 89	109 00	72 15	55 35
45	39 45	68 35	73 20	46 20	495 71	109 65	72 95	56 35
46	41 10	70 20	74 75	47 70	506 77	110 45	73 85	57 40
47	42 85	72 10	76 40	49 00	518 05	111 30	74 85	58 55
48	44 70	74 05	78 05	50 35	529 52	112 20	75 95	59 80
49	46 65	76 10	79 80	52 55	541 19	113 15	77 10	61 15
50	48 70	78 20	81 65	54 35	553 05	114 25	78 30	62 65
51	50 90	80 40	83 60	56 25	565 09	115 45	79 75	64 25
52	53 20	82 65	85 60	58 25	577 29	116 70	81 30	66 00
53	55 65	85 00	87 75	60 30	589 64	118 10	83 00	67 95
54	58 25	87 40	89 95	62 65	602 18	119 65	84 80	70 05
55	61 05	89 95	92 30	65 05	614 75	121 30	86 80	72 30
56	63 95	92 60	94 80	67 60	627 49	123 10	88 95	74 75
57	67 10	95 30	97 40	70 30	640 33	125 19	91 35	77 40
58	70 45	98 30	100 15	73 30	653 27	127 36	93 90	80 35
59	73 95	101 30	103 10	76 30	666 30	129 65	96 95	83 45
60	77 75	104 35	106 25	79 65	679 39	132 30	99 60	86 90

For Semi-annual Rates, add 3 per cent and divide by 2.
For Quarterly Rates, add 5 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life,
\$50,000. Premiums for each \$1,000 Insurance
(Participating).

Age at Issue.	LIFE.					ENDOWMENT CONTINUOUS ANNUAL PREM'S.			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums	15 Years.	20 Years.	25 Years.	30 Years.
21	\$19 53	\$44 73	\$33 66	\$28 28	\$350 28	\$68 37	\$49 73	\$38 94	\$32 10
22	19 95	45 45	34 22	28 73	355 84	68 47	49 84	39 07	32 24
23	20 40	46 20	34 79	29 22	361 58	68 57	49 95	39 19	32 37
24	20 86	46 97	35 37	29 73	367 54	68 67	50 07	39 32	32 54
25	21 34	47 77	35 99	30 25	373 69	68 77	50 18	39 47	32 70
26	21 85	48 61	36 63	30 79	380 09	68 89	50 32	39 61	32 89
27	22 40	49 48	37 29	31 36	386 71	69 02	50 47	39 79	33 09
28	22 95	50 37	37 98	31 95	393 55	69 15	50 61	39 97	33 31
29	23 55	51 31	38 70	32 57	400 64	69 30	50 78	40 16	33 55
30	24 18	52 28	39 44	33 20	407 97	69 45	50 96	40 38	33 80
31	24 85	53 29	40 22	33 88	415 57	69 62	51 16	40 61	34 10
32	25 54	54 34	41 02	34 57	423 42	69 79	51 37	40 86	34 41
33	26 27	55 43	41 86	35 30	431 55	69 99	51 59	41 14	34 76
34	27 05	56 54	42 73	36 06	439 96	70 20	51 85	41 45	35 14
35	27 88	57 72	43 65	36 87	448 65	70 43	52 13	41 79	35 56
36	28 75	58 93	44 59	37 70	457 63	70 68	52 42	42 16	36 01
37	29 06	60 20	45 58	38 56	466 92	70 95	52 76	42 57	36 52
38	30 64	61 51	46 62	39 48	476 50	71 25	53 13	43 02	37 08
39	31 07	62 87	47 69	40 44	486 59	71 57	53 52	43 58	37 70
40	32 76	64 30	48 88	41 46	496 60	71 93	53 98	44 08	38 38
41	33 93	65 77	50 01	42 52	507 13	72 33	54 46	44 69	39 13
42	35 15	67 30	51 25	43 65	517 99	72 77	55 01	45 37	39 95
43	36 47	68 91	52 54	44 84	529 17	73 25	55 61	46 11	40 87
44	37 87	70 57	53 91	46 09	540 70	73 80	56 29	46 95	41 87
45	39 36	72 32	55 33	47 42	552 54	74 40	57 03	47 85	42 97
46	40 95	74 14	56 85	48 82	564 72	75 06	57 85	48 87	44 17
47	42 62	76 03	58 42	50 31	577 23	75 81	58 77	49 99	45 51
48	44 42	78 02	60 10	51 90	590 06	76 64	59 79	51 22	46 96
49	46 33	80 08	61 86	53 59	603 18	77 55	60 91	52 59	48 55
50	48 39	82 24	63 72	55 48	616 59	78 55	62 15	54 07	50 28
51	50 56	84 50	65 68	57 29	630 26	79 66	63 52	55 72	.....
52	52 87	86 85	67 75	59 33	644 17	80 88	65 02	57 52	.....
53	55 35	89 31	69 94	61 49	658 31	82 24	66 68	59 49	.....
54	58 00	91 88	72 26	63 82	672 69	83 73	68 50	61 64	.....
55	60 82	94 57	74 71	66 30	687 24	85 37	70 51	63 59	.....
56	63 82	97 40	77 33	68 97	701 97	87 19	72 71	.....	.....
57	67 05	100 36	80 11	71 82	716 86	89 19	75 13	.....	.....
58	70 47	103 46	83 07	74 88	731 87	91 38	77 78	.....	.....
59	74 16	106 74	86 23	78 17	746 99	93 80	80 69	.....	.....
60	78 09	110 20	89 61	81 71	762 20	96 47	83 87	.....	.....

For Semi-annual Rates add 4 per cent and divide by 2.

For Quarterly Rates, add 6 per cent and divide by 4.

NONPARTICIPATING GUARANTEED POLICIES.
PREMIUMS FOR EACH \$1,000
INSURANCE.

Age at Issue.	LIFE.				ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.
21	\$15 84	\$38 41	\$28 50	\$23 67	\$93 84	\$59 59	\$42 89
22	16 19	39 04	28 97	24 06	93 89	59 65	42 97
23	16 57	39 68	29 46	24 47	93 95	59 72	43 05
24	16 96	40 35	29 96	24 91	94 01	59 79	43 13
25							
26	17 37	41 05	30 49	25 35	94 07	59 86	43 21
27	17 80	41 78	31 04	25 81	94 14	59 94	43 30
28	18 26	42 53	31 60	26 29	94 21	60 03	43 41
29	18 73	43 30	32 19	26 80	94 30	60 12	43 51
30	19 24	44 11	32 81	27 31	94 38	60 22	43 63
31							
32	19 77	44 95	33 44	27 85	94 47	60 33	43 76
33	20 33	45 81	34 10	28 43	94 56	60 44	43 91
34	20 92	46 72	34 79	29 01	94 67	60 56	44 06
35	21 54	47 65	35 50	29 62	94 78	60 70	44 22
36	22 20	48 62	36 25	30 27	94 91	60 85	44 42
37							
38	22 90	49 63	37 02	30 95	95 04	61 02	44 62
39	23 63	50 67	37 82	31 65	95 18	61 19	44 84
40	24 40	51 76	38 67	32 38	95 34	61 39	45 10
41	25 23	52 89	39 55	33 15	95 52	61 61	45 38
42	26 11	54 06	40 46	33 96	95 70	61 85	45 68
43							
44	27 03	55 28	41 42	34 82	95 91	62 11	46 03
45	28 01	56 53	42 42	35 71	96 14	62 41	46 41
46	29 05	57 85	43 47	36 63	96 40	62 75	46 84
47	30 16	59 22	44 56	37 66	96 68	63 11	47 31
48	31 35	60 64	45 71	38 71	97 00	63 54	47 85
49							
50	32 60	62 13	46 91	39 83	97 35	63 99	48 44
51	33 94	63 68	48 19	41 00	97 76	64 51	49 09
52	35 36	65 29	49 52	42 25	98 21	65 10	49 83
53	36 88	66 98	50 93	43 59	98 70	65 74	50 65
54	38 50	68 73	52 41	45 01	99 26	66 46	51 56
55							
56	40 24	70 56	53 98	46 51	99 89	67 26	52 57
57	42 08	72 48	55 62	48 11	100 58	68 15	53 69
58	44 03	74 47	57 36	49 82	101 34	69 12	54 91
59	46 13	76 55	59 20	51 63	102 19	70 22	56 27
60	48 37	78 72	61 14	53 58	103 13	71 42	57 78
61							
62	50 75	80 99	63 20	55 66	104 17	72 74	59 44
63	53 29	83 37	65 40	57 90	105 31	74 22	61 26
64	56 02	85 86	67 72	60 30	106 57	75 85	63 26
65	58 91	88 47	70 20	62 86	107 98	77 64	65 46
66	62 08	91 22	72 83	65 63	109 58	79 63	67 88
67							
68	65 35	94 12	75 67	68 60	111 24	81 82	70 54

LIFE ANNUITY RATES—MALES.

Age last Birthday.	PRICE OF \$100 ANNUITY.			ANNUITY PURCHASED BY \$1,000.			Age last Birthday.	PRICE OF \$100 ANNUITY.			ANNUITY PURCHASED BY \$1,000.		
	\$100 Annually.	\$50 Semi- annually.	\$25 Quarterly.	Annual Payment.	Semi-annual Payment.	Quarterly Payment.		\$100 Annually.	\$50 Semi- annually.	\$25 Quarterly.	Annual Payment.	Semi-annual Payment.	Quarterly Payment.
21	\$2064	\$2089	2101	50	48	45	28	98	11	90	56	\$1206	\$1231
22	2061	2076	2088	50	48	76	24	08	11	97	57	1171	1196
23	2057	2062	2074	50	49	09	24	26	12	06	58	1158	1181
24	2053	2048	2060	50	49	43	24	41	12	13	59	1101	1126
25	2007	2032	2044	50	49	83	24	61	12	23	60	1066	1091
26	1990	2015	2027	50	50	25	24	81	12	33	61	1031	1056
27	1973	1998	2010	50	50	68	26	03	12	44	62	995	1020
28	1955	1980	1992	50	51	15	26	26	12	55	63	959	984
29	1937	1962	1974	50	51	63	26	48	12	66	64	923	948
30	1918	1943	1955	50	52	14	26	73	12	79	65	888	913
31	1898	1923	1935	50	52	69	26	00	12	92	66	856	881
32	1878	1903	1915	50	53	25	26	27	13	05	67	825	850
33	1857	1882	1894	50	53	85	26	57	13	20	68	793	821
34	1835	1860	1872	50	54	50	26	88	13	35	69	768	793
35	1813	1838	1850	50	55	16	27	20	13	51	70	742	767
36	1791	1816	1828	50	55	83	27	53	13	67	71	717	742
37	1767	1792	1804	50	56	59	27	94	13	86	72	694	719
38	1743	1768	1780	50	57	37	28	28	14	04	73	671	696
39	1718	1743	1755	50	58	21	28	69	14	24	74	650	675
40	1693	1718	1730	50	59	07	29	10	14	45	75	630	655
41	1667	1692	1704	50	59	99	29	55	14	67	76	610	635
42	1640	1665	1677	50	60	98	30	03	14	90	77	592	617
43	1613	1638	1650	50	62	00	30	53	15	15	78	574	599
44	1585	1610	1622	50	63	09	31	06	15	41	79	558	583
45	1556	1581	1593	50	64	27	31	63	15	69	80	543	568
46	1527	1552	1564	50	65	49	32	22	15	98	81	528	553
47	1498	1523	1535	50	66	76	32	83	16	28	82	513	538
48	1467	1492	1504	50	68	17	33	51	16	62	83	498	523
49	1436	1461	1473	50	69	64	34	22	16	97	84	483	508
50	1405	1430	1442	50	71	17	34	97	17	33	85	469	493
51	1373	1398	1410	50	72	83	35	77	17	73			
52	1340	1365	1377	50	74	63	36	63	18	15			
53	1307	1332	1344	50	76	51	37	54	18	60			
54	1274	1299	1311	50	78	49	38	40	19	06			
55	1240	1265	1277	50	80	65	39	53	19	57			

NOTE.—For ages older than 85 the rates are the same as for age 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

LIFE ANNUITY RATES—FEMALES.

... Note.—For ages older than 85 the rates are the same as for age 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

376 MANHATTAN LIFE AND MUTUAL LIFE, OF NEW YORK.

Continuous Installment (Life) Policy (Participating). Yearly Premiums for \$1 000 Life Policy, Payable in Yearly Installments of \$50 each, for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

AGE	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
21	18 47	18 35	18 23	18 12	17 99	17 89	17 78	17 67	17 56	17 46	17 36	17 26	17 15	17 06	16 95
22	18 87	18 74	18 62	18 51	18 39	18 28	18 16	18 05	17 94	17 83	17 72	17 63	17 52	17 41	17 31
23	19 29	19 16	19 04	18 92	18 80	18 69	18 57	18 44	18 33	18 23	18 12	18 01	17 90	17 79	17 68
24	19 74	19 61	19 49	19 35	19 23	19 11	18 99	18 87	18 76	18 63	18 53	18 42	18 31	18 19	18 08
25	20 23	20 09	19 95	19 82	19 69	19 56	19 44	19 31	19 19	19 07	18 95	18 84	18 72	18 61	18 49
26	20 74	20 61	20 47	20 33	20 20	20 05	19 91	19 79	19 66	19 53	19 41	19 29	19 18	19 06	18 93
27	21 29	21 14	21 00	20 85	20 71	20 57	20 43	20 29	20 16	20 03	19 90	19 78	19 64	19 53	19 41
28	21 86	21 71	21 56	21 42	21 27	21 12	20 97	20 84	20 69	20 55	20 42	20 28	20 15	20 02	19 89
29	22 46	22 29	22 14	21 98	21 83	21 68	21 53	21 39	21 25	21 10	20 96	20 82	20 69	20 55	20 42
30	23 11	22 95	22 78	22 62	22 46	22 31	22 14	21 99	21 84	21 69	21 54	21 39	21 24	21 09	20 97
31	23 82	23 64	23 46	23 30	23 14	22 96	22 80	22 63	22 47	22 32	22 17	22 01	21 86	21 71	21 57
32	24 58	24 39	24 21	24 02	23 84	23 67	23 49	23 33	23 15	22 99	22 82	22 66	22 50	22 35	22 20
33	25 38	25 19	24 99	24 79	24 60	24 41	24 24	24 05	23 87	23 69	23 52	23 35	23 19	23 03	22 86
34	26 21	26 01	25 80	25 61	25 41	25 22	25 01	24 82	24 63	24 45	24 26	24 09	23 91	23 73	23 57
35	27 05	26 83	26 63	26 41	26 21	26 01	25 81	25 62	25 45	25 26	25 08	24 89	24 70	24 52	24 33
36	27 56	27 75	27 54	27 32	27 12	26 92	26 70	26 49	26 29	26 10	25 91	25 71	25 52	25 33	25 13
37	28 96	28 74	28 52	28 30	28 07	27 85	27 64	27 42	27 22	27 00	26 79	26 59	26 39	26 20	26 00
38	30 00	29 77	29 54	29 32	29 09	28 87	28 66	28 43	28 21	27 99	27 77	27 56	27 34	27 13	26 93
39	31 13	30 89	30 64	30 41	30 17	29 94	29 70	29 47	29 23	29 02	28 81	28 58	28 36	28 13	27 91
40	32 36	32 11	31 85	31 61	31 36	31 11	30 86	30 62	30 37	30 14	29 89	29 65	29 42	29 18	28 96
41	33 65	33 38	33 10	32 83	32 56	32 30	32 03	31 78	31 51	31 26	31 01	30 76	30 50	30 25	30 00
42	35 12	34 83	34 53	34 25	33 96	33 68	33 40	33 13	32 86	32 59	32 33	32 07	31 81	31 54	31 28
43	36 64	36 33	36 03	35 73	35 42	35 13	34 82	34 53	34 23	33 93	33 63	33 33	33 03	32 72	32 42
44	38 23	37 91	37 59	37 29	36 98	36 67	36 35	36 04	35 73	35 43	35 13	34 83	34 53	34 23	33 97
45	39 81	39 48	39 14	38 82	38 50	38 19	37 89	37 59	37 28	36 98	36 68	36 37	36 06	35 75	35 46
46	41 58	41 24	40 91	40 57	40 24	39 92	39 59	39 28	38 97	38 66	38 35	38 04	37 73	37 42	37 13
47	43 52	43 18	42 84	42 50	42 16	41 81	41 47	41 14	40 80	40 46	40 13	39 79	39 46	39 13	38 78
48	45 60	45 25	44 88	44 51	44 16	43 83	43 49	43 14	42 80	42 46	42 13	41 79	41 46	41 13	40 77
49	47 79	47 43	47 04	46 68	46 31	45 93	45 56	45 18	44 80	44 42	44 04	43 66	43 28	42 91	42 54
50	50 00	49 61	49 25	48 88	48 51	48 13	47 77	47 39	47 00	46 62	46 24	45 85	45 46	45 08	44 64
51	52 50	52 10	51 72	51 34	50 96	50 57	50 19	49 80	49 41	49 03	48 64	48 25	47 86	47 47	47 08
52	55 12	54 71	54 32	53 93	53 53	53 12	52 73	52 32	51 93	51 54	51 14	50 75	50 35	49 96	49 56
53	58 21	57 79	57 35	56 92	56 47	56 02	55 56	55 10	54 62	54 15	53 68	53 21	52 74	52 26	51 83
54	61 26	60 83	60 35	59 88	59 42	58 94	58 47	57 99	57 51	57 03	56 56	56 08	55 59	55 10	54 66
55	64 36	63 89	63 43	62 96	62 49	62 02	61 56	61 09	60 60	60 14	59 67	59 20	58 73	58 26	57 81
56	67 80	67 32	66 85	66 37	65 89	65 40	64 91	64 43	63 94	63 46	62 97	62 48	61 99	61 51	61 03
57	71 48	70 99	70 50	69 99	69 49	68 99	68 49	67 99	67 49	66 99	66 49	65 99	65 49	64 99	64 49
58	75 55	75 05	74 53	74 01	73 48	72 95	72 41	71 87	71 33	70 79	70 25	69 71	69 17	68 63	68 09
59	79 81	79 29	78 76	78 23	77 69	77 13	76 56	75 99	75 40	74 82	74 22	73 63	73 04	72 45	71 86
60	84 20	83 67	83 14	82 59	82 04	81 48	80 91	80 34	79 77	79 19	78 61	78 03	77 45	76 86	76 28
61	89 03	88 48	87 93	87 37	86 80	86 23	85 64	85 04	84 43	83 83	83 22	82 61	82 01	81 40	80 79
62	94 32	93 75	93 16	92 56	91 97	91 35	90 73	90 09	89 44	88 78	88 11	87 44	86 76	86 08	85 40
63	99 89	99 30	98 68	98 09	97 46	96 82	96 17	95 50	94 82	94 13	93 43	92 72	92 01	91 29	90 58
64	105 96	105 33	104 71	104 07	103 40	102 72	102 03	101 32	100 60	99 87	99 12	98 36	97 58	96 79	95 99
65	112 22	111 58	110 92	110 27	109 60	108 92	108 23	107 51	106 78	106 01	105 24	104 44	103 62	102 79	101 93
66	119 14	118 47	117 79	117 10	116 39	115 67	114 94	114 19	113 41	112 59	111 81	110 96	110 11	109 23	108 33
67	126 44	125 95	125 22	124 47	123 71	122 93	122 14	121 34	120 53	119 70	118 84	117 97	117 07	116 15	115 19
68	134 35	133 84	133 20	132 45	131 61	130 82	129 98	129 00	128 15	127 28	126 39	125 48	124 51	123 54	122 54
69	143 10	142 39	141 48	140 67	139 84	138 99	138 12	137 24	136 34	135 42	134 47	133 50	132 51	131 48	130 44
70	152 08	151 25	150 40	149 55	148 69	147 82	146 94	146 04	145 10	144 13	143 14	142 12	141 07	140 00	138 90

Continuous Installment (Life) Policy (Participating). Yearly Premiums for \$1,000 Life Policy payable in Yearly Installments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

378 MANHATTAN LIFE AND MUTUAL LIFE, OF NEW YORK.

Continuous Installment (Life) Policy (Participating). Yearly Premiums for \$1,000 Life Policy payable in Yearly Installments of \$50 each for Twenty Years, and as much longer as the beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54
21	15 52	15 44	15 36	15 29	15 22	15 15	15 08	15 02	14 96	14 91	14 85	14 80	14 74	14 70	14 66
22	15 53	15 46	15 38	15 31	15 24	15 17	15 10	15 04	15 00	14 94	14 89	14 83	14 78	14 73	14 69
23	16 17	16 10	16 02	15 95	15 87	15 81	15 74	15 67	15 61	15 55	15 49	15 44	15 40	15 34	15 30
24	16 54	16 46	16 38	16 29	16 23	16 16	16 09	16 02	15 95	15 90	15 85	15 79	15 74	15 70	15 64
25	16 91	16 83	16 74	16 66	16 59	16 51	16 44	16 38	16 31	16 25	16 20	16 14	16 09	16 05	16 00
26	17 30	17 23	17 14	17 06	16 97	16 91	16 84	16 77	16 70	16 65	16 59	16 53	16 47	16 43	16 38
27	17 72	17 65	17 55	17 46	17 40	17 31	17 25	17 18	17 11	17 04	16 99	16 93	16 88	16 84	16 80
28	18 14	18 06	17 98	17 89	17 82	17 74	17 67	17 59	17 53	17 46	17 41	17 34	17 30	17 25	17 21
29	18 52	18 53	18 43	18 35	18 27	18 19	18 12	18 05	17 98	17 91	17 86	17 79	17 74	17 70	17 64
30	19 10	19 00	18 92	18 82	18 74	18 66	18 59	18 51	18 44	18 38	18 31	18 27	18 21	18 16	18 12
31	19 53	19 52	19 44	19 34	19 26	19 18	19 10	19 01	18 95	18 88	18 82	18 76	18 70	18 65	18 61
32	20 16	20 08	19 97	19 87	19 79	19 71	19 63	19 55	19 48	19 41	19 34	19 29	19 23	19 19	19 12
33	20 74	20 63	20 54	20 44	20 35	20 27	20 18	20 10	20 02	19 95	19 89	19 83	19 78	19 72	19 67
34	21 35	21 25	21 14	21 04	20 95	20 85	20 77	20 69	20 61	20 54	20 47	20 42	20 35	20 30	20 24
35	22 01	21 90	21 79	21 68	21 59	21 49	21 41	21 31	21 23	21 16	21 10	21 03	20 97	20 92	20 86
36	22 59	22 58	22 47	22 36	22 27	22 17	22 07	21 98	21 90	21 82	21 75	21 69	21 63	21 58	21 50
37	23 42	23 39	23 18	23 07	22 96	22 86	22 77	22 67	22 59	22 51	22 43	22 36	22 30	22 24	22 18
38	24 20	24 07	23 95	23 84	23 72	23 63	23 52	23 43	23 34	23 26	23 18	23 11	23 04	22 97	22 92
39	25 03	24 91	24 77	24 65	24 54	24 43	24 32	24 22	24 13	24 05	23 97	23 89	23 82	23 75	23 68
40	25 91	25 76	25 64	25 50	25 38	25 27	25 16	25 05	24 96	24 88	24 80	24 72	24 64	24 56	24 50
41	26 56	26 71	26 56	26 43	26 30	26 18	26 06	25 95	25 86	25 78	25 70	25 62	25 54	25 46	25 38
42	27 85	27 69	27 54	27 41	27 27	27 15	27 01	26 90	26 81	26 73	26 65	26 57	26 49	26 41	26 33
43	28 93	28 77	28 60	28 45	28 30	28 17	28 05	27 92	27 81	27 71	27 63	27 55	27 47	27 39	27 31
44	30 09	29 91	29 73	29 57	29 42	29 29	29 15	29 01	28 89	28 78	28 68	28 59	28 51	28 43	28 35
45	31 32	31 12	30 94	30 77	30 60	30 45	30 30	30 17	30 04	29 92	29 81	29 72	29 63	29 55	29 45
46	32 53	32 42	32 23	32 04	31 87	31 70	31 55	31 40	31 27	31 15	31 03	30 94	30 85	30 77	30 64
47	34 04	33 83	33 63	33 43	33 23	33 03	32 89	32 72	32 57	32 43	32 32	32 23	32 13	32 03	31 91
48	35 57	35 35	35 14	34 94	34 73	34 53	34 34	34 18	34 03	33 88	33 73	33 59	33 48	33 38	33 27
49	37 18	36 93	36 68	36 43	36 23	36 03	35 83	35 65	35 46	35 31	35 16	35 03	34 91	34 81	34 71
50	38 94	38 67	38 38	38 08	37 77	37 47	37 17	36 87	36 56	36 26	35 96	35 66	35 36	35 06	34 77
51	40 30	40 00	39 69	39 39	39 09	38 79	38 49	38 19	37 88	37 58	37 28	36 98	36 68	36 37	36 07
52	42 80	42 47	42 14	41 81	41 48	41 15	40 81	40 47	40 14	39 81	39 48	39 15	38 81	38 48	38 15
53	44 94	44 60	44 26	43 91	43 56	43 21	42 86	42 51	42 16	41 81	41 46	41 11	40 76	40 41	40 06
54	47 25	46 88	46 51	46 14	45 76	45 38	45 01	44 64	44 27	43 90	43 53	43 16	42 79	42 42	42 05
55	49 72	49 32	48 92	48 51	48 10	47 69	47 28	46 87	46 46	46 05	45 64	45 23	44 82	44 41	44 00
56	52 38	51 93	51 51	51 09	50 66	50 24	49 81	49 38	48 95	48 52	48 10	47 67	47 24	46 81	46 38
57	55 22	54 74	54 29	53 84	53 39	52 94	52 49	52 04	51 59	51 14	50 69	50 24	49 79	49 34	48 89
58	58 26	57 75	57 26	56 80	56 35	55 90	55 45	55 00	54 55	54 10	53 65	53 20	52 75	52 30	51 85
59	61 56	61 00	60 50	60 00	59 50	59 00	58 50	58 00	57 50	57 00	56 50	56 00	55 50	55 00	54 50
60	65 09	64 49	63 91	63 35	62 79	62 23	61 67	61 11	60 55	60 00	59 44	58 88	58 32	57 76	57 20
61	68 87	68 23	67 61	66 97	66 33	65 69	65 05	64 41	63 77	63 13	62 49	61 85	61 21	60 57	60 00
62	72 95	72 26	71 58	70 93	70 29	69 65	69 01	68 37	67 73	67 09	66 45	65 81	65 17	64 53	63 89
63	77 33	76 58	75 85	75 16	74 47	73 78	73 09	72 40	71 71	71 02	70 33	69 64	68 95	68 26	67 57
64	82 00	81 19	80 42	79 67	78 92	78 17	77 42	76 67	75 92	75 17	74 42	73 67	72 92	72 17	71 42
65	87 14	86 24	85 38	84 55	83 73	82 91	82 08	81 26	80 44	79 62	78 80	77 98	77 16	76 34	75 52
66	92 58	91 59	90 71	89 88	88 98	88 08	87 18	86 28	85 38	84 48	83 58	82 68	81 78	80 88	79 98
67	98 43	97 42	96 44	95 46	94 49	93 51	92 53	91 55	90 57	89 59	88 61	87 63	86 65	85 67	84 69
68	104 72	103 63	102 57	101 54	100 51	99 48	98 45	97 42	96 39	95 36	94 33	93 30	92 27	91 24	90 21
69	111 49	110 31	109 16	108 04	106 95	105 80	104 68	103 56	102 44	101 32	100 20	99 08	97 96	96 84	95 72
70	118 78	117 53	116 31	115 09	113 90	112 73	111 60	110 48	109 35	108 22	107 10	105 98	104 86	103 74	102 62

Continuous Installment (Life) Policy (Participating). Yearly Premiums for \$1,000 Life Policy payable in Yearly Installments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

MANHATTAN LIFE AND MUTUAL LIFE, OF NEW YORK.

Continuous Installment (20-Premiums Life) Policy (Participating). Yearly Premiums for \$1,000 20-Premiums Life Policy payable in Yearly Installments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

SEE ALSO THE ENDORSEMENT AT THE DATE OF ISSUE OF THIS POLICY

Continuous Installment (20-Premiums Life) Policy. (Participating). Weekly Premiums for \$1,000 payable in yearly installments of \$40 each for Twenty Years and as much longer as the Beneficiary shall survive thereafter.

Continuous Installment (20-Premiums Life) Policy (Participating). Yearly Premiums for \$1,000 payable in Yearly Installments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.														
Age of Insured.	40	41	42	43	44	45	46	47	48	49	50	51	52	53
21	82 30	82 10	82 09	82 08	82 07	82 06	82 05	82 04	82 03	82 02	82 01	81 99	81 98	81 97
22	82 55	82 45	82 44	82 43	82 42	82 41	82 40	82 39	82 38	82 37	82 36	82 35	82 34	82 33
23	83 30	83 20	83 19	83 18	83 17	83 16	83 15	83 14	83 13	83 12	83 11	83 10	83 09	83 08
24	83 55	83 45	83 44	83 43	83 42	83 41	83 40	83 39	83 38	83 37	83 36	83 35	83 34	83 33
25	84 30	84 20	84 19	84 18	84 17	84 16	84 15	84 14	84 13	84 12	84 11	84 10	84 09	84 08
26	84 55	84 45	84 44	84 43	84 42	84 41	84 40	84 39	84 38	84 37	84 36	84 35	84 34	84 33
27	85 30	85 20	85 19	85 18	85 17	85 16	85 15	85 14	85 13	85 12	85 11	85 10	85 09	85 08
28	85 55	85 45	85 44	85 43	85 42	85 41	85 40	85 39	85 38	85 37	85 36	85 35	85 34	85 33
29	86 30	86 20	86 19	86 18	86 17	86 16	86 15	86 14	86 13	86 12	86 11	86 10	86 09	86 08
30	86 55	86 45	86 44	86 43	86 42	86 41	86 40	86 39	86 38	86 37	86 36	86 35	86 34	86 33
31	87 30	87 20	87 19	87 18	87 17	87 16	87 15	87 14	87 13	87 12	87 11	87 10	87 09	87 08
32	87 55	87 45	87 44	87 43	87 42	87 41	87 40	87 39	87 38	87 37	87 36	87 35	87 34	87 33
33	88 30	88 20	88 19	88 18	88 17	88 16	88 15	88 14	88 13	88 12	88 11	88 10	88 09	88 08
34	88 55	88 45	88 44	88 43	88 42	88 41	88 40	88 39	88 38	88 37	88 36	88 35	88 34	88 33
35	89 30	89 20	89 19	89 18	89 17	89 16	89 15	89 14	89 13	89 12	89 11	89 10	89 09	89 08
36	89 55	89 45	89 44	89 43	89 42	89 41	89 40	89 39	89 38	89 37	89 36	89 35	89 34	89 33
37	90 30	90 20	90 19	90 18	90 17	90 16	90 15	90 14	90 13	90 12	90 11	90 10	90 09	90 08
38	90 55	90 45	90 44	90 43	90 42	90 41	90 40	90 39	90 38	90 37	90 36	90 35	90 34	90 33
39	91 30	91 20	91 19	91 18	91 17	91 16	91 15	91 14	91 13	91 12	91 11	91 10	91 09	91 08
40	91 55	91 45	91 44	91 43	91 42	91 41	91 40	91 39	91 38	91 37	91 36	91 35	91 34	91 33
41	92 30	92 20	92 19	92 18	92 17	92 16	92 15	92 14	92 13	92 12	92 11	92 10	92 09	92 08
42	92 55	92 45	92 44	92 43	92 42	92 41	92 40	92 39	92 38	92 37	92 36	92 35	92 34	92 33
43	93 30	93 20	93 19	93 18	93 17	93 16	93 15	93 14	93 13	93 12	93 11	93 10	93 09	93 08
44	93 55	93 45	93 44	93 43	93 42	93 41	93 40	93 39	93 38	93 37	93 36	93 35	93 34	93 33
45	94 30	94 20	94 19	94 18	94 17	94 16	94 15	94 14	94 13	94 12	94 11	94 10	94 09	94 08
46	94 55	94 45	94 44	94 43	94 42	94 41	94 40	94 39	94 38	94 37	94 36	94 35	94 34	94 33
47	95 30	95 20	95 19	95 18	95 17	95 16	95 15	95 14	95 13	95 12	95 11	95 10	95 09	95 08
48	95 55	95 45	95 44	95 43	95 42	95 41	95 40	95 39	95 38	95 37	95 36	95 35	95 34	95 33
49	96 30	96 20	96 19	96 18	96 17	96 16	96 15	96 14	96 13	96 12	96 11	96 10	96 09	96 08
50	96 55	96 45	96 44	96 43	96 42	96 41	96 40	96 39	96 38	96 37	96 36	96 35	96 34	96 33
51	97 30	97 20	97 19	97 18	97 17	97 16	97 15	97 14	97 13	97 12	97 11	97 10	97 09	97 08
52	97 55	97 45	97 44	97 43	97 42	97 41	97 40	97 39	97 38	97 37	97 36	97 35	97 34	97 33
53	98 30	98 20	98 19	98 18	98 17	98 16	98 15	98 14	98 13	98 12	98 11	98 10	98 09	98 08
54	98 55	98 45	98 44	98 43	98 42	98 41	98 40	98 39	98 38	98 37	98 36	98 35	98 34	98 33
55	99 30	99 20	99 19	99 18	99 17	99 16	99 15	99 14	99 13	99 12	99 11	99 10	99 09	99 08
56	99 55	99 45	99 44	99 43	99 42	99 41	99 40	99 39	99 38	99 37	99 36	99 35	99 34	99 33
57	100 30	100 20	100 19	100 18	100 17	100 16	100 15	100 14	100 13	100 12	100 11	100 10	100 09	100 08
58	100 55	100 45	100 44	100 43	100 42	100 41	100 40	100 39	100 38	100 37	100 36	100 35	100 34	100 33
59	101 30	101 20	101 19	101 18	101 17	101 16	101 15	101 14	101 13	101 12	101 11	101 10	101 09	101 08
60	101 55	101 45	101 44	101 43	101 42	101 41	101 40	101 39	101 38	101 37	101 36	101 35	101 34	101 33
61	102 30	102 20	102 19	102 18	102 17	102 16	102 15	102 14	102 13	102 12	102 11	102 10	102 09	102 08
62	102 55	102 45	102 44	102 43	102 42	102 41	102 40	102 39	102 38	102 37	102 36	102 35	102 34	102 33
63	103 30	103 20	103 19	103 18	103 17	103 16	103 15	103 14	103 13	103 12	103 11	103 10	103 09	103 08
64	103 55	103 45	103 44	103 43	103 42	103 41	103 40	103 39	103 38	103 37	103 36	103 35	103 34	103 33
65	104 30	104 20	104 19	104 18	104 17	104 16	104 15	104 14	104 13	104 12	104 11	104 10	104 09	104 08
66	104 55	104 45	104 44	104 43	104 42	104 41	104 40	104 39	104 38	104 37	104 36	104 35	104 34	104 33
67	105 30	105 20	105 19	105 18	105 17	105 16	105 15	105 14	105 13	105 12	105 11	105 10	105 09	105 08
68	105 55	105 45	105 44	105 43	105 42	105 41	105 40	105 39	105 38	105 37	105 36	105 35	105 34	105 33
69	106 30	106 20	106 19	106 18	106 17	106 16	106 15	106 14	106 13	106 12	106 11	106 10	106 09	106 08
70	106 55	106 45	106 44	106 43	106 42	106 41	106 40	106 39	106 38	106 37	106 36	106 35	106 34	106 33

Continuous Installment (20-Premiums Life) Policy (Participating). Yearly Premiums for \$1,000 payable in Yearly installments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

*Premium Rates (participating) on and after Jan 1, 1901, per \$1,000 insurance in the Berkshire, John Hancock Mutual and Massachusetts Mutual Life Insurance Companies. Maximum amount insurance issued on one life: Berkshire, \$25,000; John Hancock, \$25,000; Massachusetts Mutual, \$50,000.

For semi-annual rates, add 2 per cent and divide by 2. For quarterly rates, add 3 per cent and divide by 4, any fraction of a cent in the result is to be taken as one cent.

*See other tables for premium rates of New England Mutual and State Mutual Life Ins. Companies.

**Premium Rates* (participating) on and after Jan. 1, 1901, in the
Berkshire, John Hancock Mutual and Massachusetts Mutual
Life. Endowment Premiums (Participating). Insur-
ance of \$1,000.**

Age at Issue.	ANNUAL PAYMENTS.									10 ANNUAL PAYMENTS.						
	Policy payable at death or at the age of									Policy payable at death or at the age of						
	75	70	65	60	55	50	45	40	35	75	70	65	60	55	50	45
20	19 63	20 48	21 89	24 04	27 19	31 79	38 65	49 45	68 10	45 07	46 57	48 94	52 34	56 92	62 87	70 42
21	20 07	20 97	22 46	24 75	28 11	33 06	40 52	52 45	73 59	45 82	47 37	49 86	53 40	58 18	64 39	72 26
22	20 53	21 49	23 07	25 49	29 11	34 48	42 57	55 79	79 94	46 59	48 22	50 80	54 50	59 60	66 00	74 18
23	21 01	22 02	23 71	26 30	30 15	35 91	44 80	59 54	87 37	47 40	49 09	51 79	55 65	60 86	67 60	76 18
24	21 52	22 60	24 35	27 14	31 28	37 52	47 27	63 77	96 18	48 23	49 99	52 81	56 84	62 28	69 82	78 28
25	22 05	23 19	25 10	28 05	32 50	39 27	49 98	68 57	106 76	49 10	50 93	53 87	58 08	63 75	71 10	80 46
26	22 61	23 82	25 85	29 02	33 80	41 16	53 00	74 09	.....	49 99	51 91	54 98	59 59	65 65	73 72	83 27
27	23 21	24 49	26 65	30 05	35 21	43 23	56 36	80 46	.....	50 93	52 93	56 14	60 72	66 90	74 90	.....
28	23 82	25 20	27 51	31 14	36 73	45 49	60 13	87 90	.....	51 89	53 99	57 33	62 11	68 56	76 93	.....
29	24 48	25 95	28 42	32 32	38 37	47 98	64 40	96 78	.....	52 90	55 09	58 57	63 57	70 30	79 04	.....
30	25 18	26 74	29 38	33 58	40 16	50 74	69 23	107 35	.....	53 95	56 23	59 87	65 08	72 11	81 23	.....
31	25 93	27 58	30 41	34 94	42 09	53 79	74 77	.....	.....	55 03	57 41	61 22	66 67	74 01	.....	.....
32	26 70	28 48	31 51	36 41	44 21	57 19	81 17	.....	.....	56 16	58 66	62 62	68 32	75 98	.....	.....
33	27 52	29 42	32 70	37 99	46 52	61 00	88 65	.....	.....	57 33	59 94	64 08	70 03	78 03	.....	.....
34	28 40	30 43	33 95	39 89	49 07	65 30	97 51	.....	.....	58 55	61 27	65 60	71 81	80 18	.....	.....
35	29 32	31 51	35 30	41 54	51 58	70 18	108 16	.....	.....	59 81	62 66	67 18	73 67	82 41	.....	.....
36	30 31	32 68	36 75	43 55	54 99	75 77	.....	.....	.....	61 12	64 10	68 83	75 62	.....	.....	.....
37	31 35	33 89	38 31	45 74	58 45	82 22	.....	.....	.....	62 49	65 60	70 55	77 64	.....	.....	.....
38	32 47	35 19	40 01	48 15	62 33	89 76	.....	.....	.....	63 92	67 16	72 33	79 75	.....	.....	.....
39	33 65	36 59	41 82	50 79	66 69	98 67	.....	.....	.....	65 39	68 80	74 20	81 95	.....	.....	.....
40	34 91	38 09	43 79	53 69	71 64	109 37	.....	.....	.....	66 94	70 49	76 14	84 27	.....	.....	.....
41	36 25	39 71	45 94	56 90	77 32	.....	.....	.....	.....	68 54	72 26	78 18	.....	.....	.....	.....
42	37 68	41 44	48 27	60 47	83 85	.....	.....	.....	.....	70 22	74 10	80 31	.....	.....	.....	.....
43	39 22	43 31	50 83	64 47	91 48	.....	.....	.....	.....	71 96	76 04	82 53	.....	.....	.....	.....
44	40 88	45 24	53 62	68 97	100 49	.....	.....	.....	.....	73 78	78 05	84 86	.....	.....	.....	.....
45	42 64	47 52	56 70	74 06	111 30	.....	.....	.....	.....	75 67	80 16	87 29	.....	.....	.....	.....
46	44 53	49 90	60 10	79 88	.....	.....	.....	.....	.....	77 66	82 36	.....	.....	.....	.....	.....
47	46 57	52 48	63 88	86 58	.....	.....	.....	.....	.....	79 74	84 68	.....	.....	.....	.....	.....
48	48 76	55 30	68 09	94 39	.....	.....	.....	.....	.....	81 92	87 10	.....	.....	.....	.....	.....
49	51 12	58 38	72 82	103 57	.....	.....	.....	.....	.....	84 19	89 65	.....	.....	.....	.....	.....
50	53 68	61 75	78 16	114 58	.....	.....	.....	.....	.....	86 58	92 33	.....	.....	.....	.....	.....
51	56 44	65 46	84 22	.....	.....	.....	.....	.....	.....	89 08	.....	.....	.....	.....	.....	.....
52	59 41	69 57	91 17	.....	.....	.....	.....	.....	.....	91 68	.....	.....	.....	.....	.....	.....
53	62 65	74 11	99 23	.....	.....	.....	.....	.....	.....	94 42	.....	.....	.....	.....	.....	.....
54	66 18	79 18	108 69	.....	.....	.....	.....	.....	.....	97 30	.....	.....	.....	.....	.....	.....
55	70 02	84 88	119 95	.....	.....	.....	.....	.....	.....	100 32	.....	.....	.....	.....	.....	.....
56	74 22	91 32	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
57	78 83	98 67	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
58	83 93	107 14	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
59	89 57	117 01	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	95 96	128 69	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

*See other pages for Premium Rates of New England Mutual and State Mutual Life.

*Premium Rates (participating), on and after January 1, 1901, in
the Berkshire, John Hancock Mutual, and
Massachusetts Mutual Life.

Endowment Premiums for \$1,000 payable at death or end
of years stated.

10 Annual Payments.								15 Annual Payments							20 Annual Payments.				
Age	20 Yrs.	25 Yrs.	30 Yrs.	35 Yrs.	40 Yrs.	45 Yrs.	50 Yrs.	25 Yrs.	30 Yrs.	35 Yrs.	40 Yrs.	45 Yrs.	50 Yrs.	30 Yrs.	35 Yrs.	40 Yrs.	45 Yrs.	50 Yrs.	
20	\$79 88	70 42	62 87	56 92	52 84	48 94	46 57	52 48	46 98	42 55	39 19	36 70	34 94	39 16	35 56	32 78	30 72	29 28	
21	79 98	70 53	63 02	57 12	52 59	49 28	47 00	52 58	47 06	42 72	39 39	36 96	35 29	39 27	35 70	32 96	30 96	29 58	
22	80 08	70 66	63 19	57 23	52 88	49 64	47 47	52 70	47 19	42 89	39 62	37 24	35 65	39 40	35 86	33 16	31 21	29 89	
23	80 20	70 81	63 26	57 26	52 93	49 69	47 52	52 82	47 35	42 99	39 76	37 36	35 78	39 45	35 93	33 23	31 27	29 99	
24	80 32	70 96	63 35	57 32	52 98	49 74	47 58	52 87	47 40	42 40	39 87	37 46	35 89	39 50	36 03	33 33	31 37	29 58	
25	80 45	71 10	63 45	57 38	53 08	49 80	47 63	53 09	47 68	42 52	39 40	37 36	35 80	39 59	36 12	33 42	31 46	29 96	
26	80 58	71 28	63 57	57 48	53 18	49 89	47 71	53 24	47 87	42 58	39 47	37 43	35 87	40 03	36 16	33 51	31 55	30 06	
27	80 74	71 46	64 22	58 05	53 34	49 99	47 82	53 41	48 07	42 66	39 54	37 50	35 94	40 22	36 28	33 60	31 69	30 18	
28	80 88	71 67	64 46	58 06	53 35	49 99	47 82	53 58	48 30	42 66	39 54	37 50	35 94	40 44	36 37	33 63	31 72	30 22	
29	81 06	71 88	64 77	58 09	53 38	49 99	47 82	53 78	48 55	42 66	39 54	37 50	35 94	40 66	36 37	33 63	31 72	30 22	
30	81 23	72 11	65 08	58 09	53 38	49 99	47 82	53 98	48 81	42 66	39 54	37 50	35 94	40 91	36 37	33 63	31 72	30 22	
31	81 44	72 38	65 43	58 09	53 38	49 99	47 82	54 21	49 10	42 66	39 54	37 50	35 94	41 18	36 37	33 63	31 72	30 22	
32	81 65	72 66	65 81	58 09	53 38	49 99	47 82	54 47	49 42	42 66	39 54	37 50	35 94	41 48	36 37	33 63	31 72	30 22	
33	81 88	72 97	66 22	58 09	53 38	49 99	47 82	54 73	49 76	42 66	39 54	37 50	35 94	41 80	36 37	33 63	31 72	30 22	
34	82 14	73 31	66 68	58 09	53 38	49 99	47 82	55 03	50 15	42 66	39 54	37 50	35 94	42 17	36 37	33 63	31 72	30 22	
35	82 41	73 67	67 18	58 09	53 38	49 99	47 82	55 35	50 56	42 66	39 54	37 50	35 94	42 56	36 37	33 63	31 72	30 22	
36	82 72	74 08	67 73	58 09	53 38	49 99	47 82	55 71	51 02	42 66	39 54	37 50	35 94	42 99	36 37	33 63	31 72	30 22	
37	83 05	74 52	68 33	58 09	53 38	49 99	47 82	56 10	51 53	42 66	39 54	37 50	35 94	43 46	36 37	33 63	31 72	30 22	
38	83 42	75 01	68 99	58 09	53 38	49 99	47 82	56 54	52 08	42 66	39 54	37 50	35 94	43 98	36 37	33 63	31 72	30 22	
39	83 82	75 56	69 70	58 09	53 38	49 99	47 82	57 02	52 68	42 66	39 54	37 50	35 94	44 55	36 37	33 63	31 72	30 22	
40	84 27	76 14	70 49	58 09	53 38	49 99	47 82	57 53	53 84	42 66	39 54	37 50	35 94	45 18	36 37	33 63	31 72	30 22	
41	84 76	76 80	71 85	58 09	53 38	49 99	47 82	58 12	54 07	42 66	39 54	37 50	35 94	45 88	36 37	33 63	31 72	30 22	
42	85 29	77 52	72 29	58 09	53 38	49 99	47 82	58 76	54 87	42 66	39 54	37 50	35 94	46 64	36 37	33 63	31 72	30 22	
43	85 89	78 32	73 83	58 09	53 38	49 99	47 82	59 47	55 75	42 66	39 54	37 50	35 94	47 48	36 37	33 63	31 72	30 22	
44	86 58	79 19	74 45	58 09	53 38	49 99	47 82	60 24	56 70	42 66	39 54	37 50	35 94	48 39	36 37	33 63	31 72	30 22	
45	87 29	80 16	75 67	58 09	53 38	49 99	47 82	61 10	57 78	42 66	39 54	37 50	35 94	49 40	36 37	33 63	31 72	30 22	
46	88 11	81 22	76 67	58 09	53 38	49 99	47 82	62 06	58 88	42 66	39 54	37 50	35 94	50 40	36 37	33 63	31 72	30 22	
47	89 02	82 38	77 67	58 09	53 38	49 99	47 82	63 10	59 99	42 66	39 54	37 50	35 94	51 40	36 37	33 63	31 72	30 22	
48	90 01	83 66	78 67	58 09	53 38	49 99	47 82	64 25	61 10	42 66	39 54	37 50	35 94	52 40	36 37	33 63	31 72	30 22	
49	91 10	85 06	79 67	58 09	53 38	49 99	47 82	65 52	62 10	42 66	39 54	37 50	35 94	53 40	36 37	33 63	31 72	30 22	
50	92 33	86 58	80 67	58 09	53 38	49 99	47 82	66 90	63 10	42 66	39 54	37 50	35 94	54 40	36 37	33 63	31 72	30 22	
51	93 65	88 10	81 67	58 09	53 38	49 99	47 82	68 10	64 10	42 66	39 54	37 50	35 94	55 40	36 37	33 63	31 72	30 22	
52	95 10	89 10	82 67	58 09	53 38	49 99	47 82	69 10	65 10	42 66	39 54	37 50	35 94	56 40	36 37	33 63	31 72	30 22	
53	96 70	90 10	83 67	58 09	53 38	49 99	47 82	70 10	66 10	42 66	39 54	37 50	35 94	57 40	36 37	33 63	31 72	30 22	
54	98 43	91 10	84 67	58 09	53 38	49 99	47 82	71 10	67 10	42 66	39 54	37 50	35 94	58 40	36 37	33 63	31 72	30 22	
55	100 32	92 10	85 67	58 09	53 38	49 99	47 82	72 10	68 10	42 66	39 54	37 50	35 94	59 40	36 37	33 63	31 72	30 22	

*See other pages for Premium Rates of New England Mutual and State
Mutual Life,

Largest Amount of Insurance it will write on a Single Life, \$20,000.
 Premiums for each \$1,000 Insurance (Participating.)

LIFE.						ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.					
Age at Issue of Policy.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Insurance and Income and Bond An- nual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
20	\$17 74	\$38 96	\$29 56	\$25 00	\$19 94	\$103 41	\$65 47	\$47 07	\$36 49	\$29 82	\$25 40
21	18 12	39 63	30 08	25 44	20 38	103 50	65 57	47 18	36 61	29 96	25 56
22	18 53	40 32	30 61	25 90	20 85	103 60	65 68	47 30	36 74	30 11	25 74
23	18 96	41 03	31 16	26 38	21 34	103 70	65 78	47 42	36 87	30 26	25 82
24	19 42	41 78	31 73	26 87	21 85	103 80	65 90	47 54	37 00	30 42	26 11
25	19 89	42 56	32 34	27 39	22 39	103 91	66 02	47 68	37 17	30 61	26 33
26	20 40	43 37	32 97	27 93	22 96	104 03	66 16	47 82	37 34	30 80	26 57
27	20 93	44 22	33 62	28 50	23 56	104 16	66 29	47 98	37 52	31 02	26 83
28	21 49	45 10	34 31	29 09	24 20	104 29	66 44	48 15	37 72	31 25	27 11
29	22 07	46 02	35 02	29 71	24 87	104 43	66 60	48 33	37 92	31 50	27 42
30	22 70	46 97	35 76	30 36	25 57	104 58	66 77	48 53	38 16	31 78	27 76
31	23 35	47 98	36 54	31 03	26 32	104 75	66 96	48 74	38 41	32 09	28 13
32	24 05	49 02	37 35	31 74	27 11	104 92	67 16	48 97	38 69	32 48	28 54
33	24 78	50 10	38 20	32 48	27 95	105 11	67 36	49 22	38 98	32 79	28 98
34	25 56	51 22	39 09	33 26	28 83	105 31	67 60	49 49	39 31	33 19	29 46
35	26 38	52 40	40 01	34 08	29 77	105 53	67 85	49 79	39 68	33 63	30 09
36	27 25	53 63	40 98	34 93	30 77	105 75	68 12	50 11	40 07	34 11	30 58
37	28 17	54 91	42 09	35 83	31 82	106 00	68 41	50 47	40 50	34 64	31 22
38	29 15	56 24	43 06	36 78	32 95	106 28	68 73	50 86	40 98	35 23	31 93
39	30 19	57 63	44 17	37 78	34 14	106 58	69 09	51 30	41 52	35 88	32 70
40	31 30	59 09	45 33	38 83	35 40	106 90	69 49	51 78	42 10	36 59	33 55
41	32 47	60 60	46 56	39 93	36 75	107 25	69 92	52 31	42 75	37 38	34 48
42	33 72	62 19	47 84	41 10	38 19	107 65	70 40	52 89	43 47	38 24	35 49
43	35 05	63 84	49 19	42 34	39 72	108 08	70 92	53 54	44 26	39 19	36 59
44	36 45	65 57	50 61	43 64	41 36	108 55	71 50	54 25	45 12	40 23	37 79
45	37 97	67 37	52 11	45 03	43 11	109 07	72 14	55 04	46 08	41 37	39 10
46	39 58	69 26	53 68	46 50	44 98	109 65	72 86	55 91	47 15	42 69	.....
47	41 30	71 25	55 35	48 07	46 97	110 30	73 66	56 89	48 32	44 01	.....
48	43 13	73 32	57 10	49 73	49 11	111 01	74 54	57 96	49 61	45 52	.....
49	45 09	75 49	58 95	51 50	51 40	111 81	75 51	59 15	51 04	47 17	.....
50	47 18	77 77	60 91	53 38	53 84	112 68	76 59	60 45	52 60	48 96	.....
51	49 40	80 14	62 98	55 38	56 46	113 64	77 77	61 90	54 31	.....	.....
52	51 78	82 63	65 16	57 51	59 27	114 70	79 07	63 48	56 19	.....	.....
53	54 31	85 22	67 47	59 79	62 28	115 86	80 51	65 22	58 24	.....	.....
54	57 02	87 94	69 91	62 22	65 51	117 14	82 09	67 14	60 48	.....	.....
55	59 91	90 79	72 50	64 82	68 97	118 54	83 82	69 24	62 92	.....	.....
56	63 00	93 78	75 26	67 60	72 70	120 09	85 73	.....	.....	.....	.....
57	66 29	96 91	78 18	70 69	76 72	121 78	87 84	.....	.....	.....	.....
58	69 82	100 21	81 30	73 78	81 04	123 64	90 15	.....	.....	.....	.....
59	73 60	103 68	84 63	77 22	85 72	125 70	92 70	.....	.....	.....	.....
60	77 63	107 85	88 19	80 91	90 78	127 96	95 50	.....	.....	.....	.....
61	81 96	111 23	91 99	84 88	96 26	130 45	.....	.....	.....	.....	.....
62	86 58	115 32	96 06	89 16	102 22	133 19	.....	.....	.....	.....	.....
63	91 54	119 66	100 43	93 76	108 72	136 20	.....	.....	.....	.....	.....
64	96 86	124 28	105 12	98 73	115 84	139 52	.....	.....	.....	.....	.....
65	102 55	129 18	110 16	104 10	123 66	143 16	.....	.....	.....	.....	.....

For semi-annual rates add 4 per cent and divide by 2.
 For quarterly rates add 6 per cent and divide by 4.

METROPOLITAN LIFE, OF NEW YORK.

largest Amount of Insurance it will write on a Single Life, "No specified limit." Premium Rates for each \$1,000 Insurance (Nonparticipating).

Optional Life or Endowment Paid up in 20 Years.	Guaranteed Results for each \$1,000 Insurance, Optional Life or Endowment, End of 20 Years; if the Insured be then alive, he will have Five Options to Choose from in Settlement, as follows:					
	Total Endowment in Cash--No further Insurance.	Paid-up Life Policy.*	Guaranteed Dividend in Cash, and Paid-up Life Policy \$1,000.	Cash, and Paid-up Life Policy \$500.	Reserve Endowment in Cash and Paid-up Policy.	
					Cash.	Paid-up Policy.
29 07	8595	81450	5184	8389	8411	8450
29 57	608	1450	189	398	419	450
30 08	621	1450	193	407	428	450
30 60	634	1450	197	415	437	450
31 15	648	1450	201	424	447	450
31 70	662	1450	206	434	456	450
32 27	676	1450	210	443	466	450
32 87	691	1450	214	452	477	450
33 48	706	1450	219	462	487	450
34 13	722	1450	224	473	498	450
34 79	738	1450	229	483	509	450
35 46	754	1450	234	494	520	450
36 17	771	1450	239	505	532	450
36 86	787	1450	244	515	543	450
37 60	804	1450	249	526	555	450
38 36	821	1450	254	537	567	450
39 35	845	1460	263	555	579	460
40 14	868	1460	271	566	591	460
40 98	880	1460	277	578	603	460
41 83	898	1460	283	590	615	460
42 71	916	1460	289	602	627	460
43 62	934	1460	294	614	640	460
44 74	958	1470	306	632	652	470
45 70	976	1470	312	644	664	470
46 90	1001	1480	324	662	677	480
48 13	1026	1490	337	681	689	490
49 58	1058	1510	357	707	701	510
51 06	1090	1530	377	733	713	530
52 59	1123	1550	398	761	725	550
54 13	1155	1570	419	787	736	570
55 92	1196	1600	449	822	747	600
57 88	1244	1640	485	864	759	640
59 86	1292	1680	522	907	770	680
61 88	1342	1720	562	952	780	720
63 90	1391	1760	600	995	791	760
65 96	1441	1800	640	1040	801	800

*Evidence of good health is required only in case this option is selected.

Largest Amount of Insurance it will write on a Single Life, \$90,000. Premiums for each \$1,000 Insurance (Participating).

LIFE					ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.							
Age at Issue of Policy.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	
20	\$17 25	\$38 00	\$28 80	\$24 80	\$100 00	\$68 00	\$45 00	\$35 00	\$28 50	\$24 20	\$21 50	
21	17 65	38 65	29 30	24 75	100 15	68 15	45 15	35 15	28 65	24 40	21 65	
22	18 05	39 35	29 85	25 15	100 25	68 30	45 30	35 25	28 80	24 60	21 85	
23	18 45	40 05	30 40	25 65	100 40	68 45	45 45	35 40	29 00	24 80	22 05	
24	18 90	40 50	31 00	26 10	100 55	68 60	45 60	35 55	29 20	25 05	22 25	
25	19 35	41 60	31 60	26 60	100 70	68 80	45 80	35 75	29 40	25 30	22 50	
26	19 85	42 40	32 20	27 15	100 90	64 00	45 95	35 90	29 65	25 60	22 75	
27	20 40	43 25	32 85	27 70	101 05	64 15	46 15	36 10	29 90	25 90	23 05	
28	20 95	44 10	33 55	28 30	101 20	64 35	46 35	36 30	30 15	26 20	23 35	
29	21 55	45 05	34 25	28 90	101 40	64 55	46 60	36 50	30 40	26 55	23 70	
30	22 15	46 00	35 00	29 50	101 60	64 80	46 90	36 75	30 70	26 90	24 05	
31	22 80	47 00	35 75	30 15	101 00	65 00	47 05	37 00	31 05	27 35	24 45	
32	23 45	48 00	36 60	30 85	102 00	65 25	47 30	37 25	31 40	27 80	24 90	
33	24 20	49 10	37 45	31 60	102 25	65 50	47 60	37 55	31 80	28 25	25 40	
34	24 95	50 20	38 30	32 35	102 45	65 80	47 90	37 90	32 20	28 80	25 95	
35	25 75	51 40	39 25	33 15	102 70	66 10	48 20	38 25	32 65	29 35	26 60	
36	26 65	52 60	40 20	33 95	102 95	66 40	48 55	38 65	33 15	30 00	27 25	
37	27 55	53 90	41 20	34 85	103 25	66 75	48 95	39 10	33 70	30 70	28 00	
38	28 50	55 20	42 25	35 75	103 55	67 10	49 35	39 55	34 30	31 45	28 80	
39	29 55	56 60	43 40	36 75	103 85	67 50	49 80	40 10	35 00	32 20	29 70	
40	30 60	58 05	44 58	37 75	104 20	67 90	50 25	40 65	35 70	33 15	30 70	
41	31 70	59 55	45 75	38 80	104 60	68 40	50 85	41 30	36 50	34 15	.....
42	33 00	61 10	47 05	39 95	105 00	68 90	51 45	42 00	37 40	35 25	.....
43	34 30	62 75	48 35	41 15	105 45	69 45	52 15	42 75	38 35	36 55	.....
44	35 70	64 50	49 80	42 45	105 95	70 05	52 85	43 60	39 45	37 95	.....
45	37 20	66 30	51 25	43 80	106 50	70 75	53 65	44 55	40 60	39 60	.....
46	38 80	68 15	52 85	45 20	107 05	71 45	54 55	45 65	41 90	.....	.....
47	40 45	70 15	54 50	46 75	107 70	72 25	55 55	46 75	43 30	.....	.....
48	42 30	72 20	56 25	48 35	108 40	73 15	56 60	48 00	44 85	.....	.....
49	44 20	74 35	58 10	50 05	109 20	74 15	57 80	49 45	46 50	.....	.....
50	46 25	76 60	60 05	51 90	110 05	75 25	59 10	51 00	48 30	.....	.....
51	48 45	78 95	62 10	53 90	111 00	76 45	60 65	52 75	.....	.....	.....
52	50 80	81 45	64 25	56 05	112 05	77 75	62 25	54 65	.....	.....	.....
53	53 30	84 00	66 55	58 70	113 20	79 20	64 00	56 75	.....	.....	.....
54	56 00	86 65	69 00	60 80	114 45	80 80	65 90	59 05	.....	.....	.....
55	58 85	89 55	71 55	63 35	115 85	82 55	68 00	61 55	.....	.....	.....
56	61 90	92 50	74 30	66 15	117 35	84 45	70 30	.....	.....	.....	.....
57	65 15	95 60	77 25	69 10	119 00	86 55	72 80	.....	.....	.....	.....
58	68 65	98 90	80 35	72 25	120 80	88 90	75 55	.....	.....	.....	.....
59	72 35	102 35	83 65	75 70	122 80	91 45	78 60	.....	.....	.....	.....
60	76 35	106 00	87 20	79 35	125 00	94 25	82 05	.....	.....	.....	.....
61	80 65	109 85	91 00	83 25	127 40	97 35	.....	.....	.....	.....	.....
62	85 20	113 90	95 05	87 50	130 05	100 70	.....	.....	.....	.....	.....
63	90 10	118 20	99 40	92 05	133 00	104 45	.....	.....	.....	.....	.....
64	95 35	122 80	104 10	97 00	136 25	108 55	.....	.....	.....	.....	.....
65	101 00	127 70	109 10	102 20	139 75	113 00	.....	.....	.....	.....	.....

Semi-annual rates, 52% of annual; quarterly rates, 25 1/4%.

MICHIGAN MUTUAL OF DETROIT, MICH.

**1st Amount of Insurance it will write on a Single Life, \$20,000. Premiums
for each \$1,000 Insurance (Participating).**

Policy payable at death or at the expiration of the years designated.

Age at Issue of Policy.	10 ANNUAL PREMIUMS.					15 ANNUAL PREMIUMS.			20 ANNUAL PREMIUMS.	
	15 Years	20 Years	25 Years	30 Years	35 Years	25 Years	30 Years	35 Years	30 Years	35 Years
20	\$33 85	\$72 30	\$63 25	\$58 20	\$51 00	\$47 05	\$41 65	\$37 45	\$35 50	\$32 00
21	34 00	72 45	63 35	58 30	51 10	47 30	41 90	37 45	35 75	32 20
22	34 15	72 55	63 45	58 40	51 25	47 60	42 15	38 25	36 00	32 45
23	34 30	73 00	63 60	58 55	51 40	47 90	42 45	38 55	36 25	32 70
24	34 50	73 35	63 75	58 70	51 60	48 20	42 75	38 85	36 50	32 95
25	34 70	73 00	63 90	58 85	51 80	48 30	43 05	39 20	36 75	33 25
26	34 85	73 20	64 05	57 05	52 05	48 45	43 35	39 55	37 00	33 50
27	35 05	73 40	64 20	57 25	52 30	49 20	43 65	39 90	37 30	33 80
28	35 25	73 60	64 40	57 45	52 60	49 55	44 00	40 30	37 60	34 15
29	35 45	73 80	64 60	57 70	52 90	49 90	44 35	40 70	37 90	34 45
30	35 70	74 00	64 80	58 00	53 25	50 25	44 70	41 10	38 25	34 80
31	35 95	74 25	65 05	58 30	53 65	50 60	45 05	41 55	38 60	35 15
32	36 20	74 50	65 30	58 65	54 05	51 00	45 45	42 05	38 95	35 55
33	36 45	74 75	65 60	59 00	54 55	51 40	45 85	42 55	39 30	36 00
34	36 70	75 05	65 95	59 45	55 05	51 85	46 30	43 10	39 70	36 45
35	37 00	75 35	66 30	59 90	55 65	52 30	46 75	43 65	40 15	36 90
36	37 30	75 70	66 65	60 40	56 30	52 75	47 25	44 30	40 60	37 40
37	37 65	76 10	67 05	60 95	57 00	53 25	47 80	44 95	41 10	37 95
38	38 00	76 50	67 60	61 55	57 80	53 80	48 35	45 65	41 65	38 55
39	38 40	76 95	68 15	62 25	58 65	54 35	48 95	46 40	42 20	39 20
40	38 80	77 45	68 75	63 00	59 55	54 95	49 65	47 20	42 80	39 90
41	39 30	78 00	69 35	63 85	60 55	55 60	50 35	48 05	43 45	40 65
42	39 85	78 55	70 10	64 75	61 70	56 30	51 10	49 00	44 15	41 45
43	40 30	79 25	70 90	65 70	63 05	57 05	51 90	50 00	44 90	42 25
44	40 90	79 95	71 75	66 80	64 80	57 85	52 80	51 05	45 75	43 15
45	41 55	80 75	72 70	68 00	67 00	58 70	53 75	52 15	46 65	44 15
46	42 30	81 55	73 75	69 35	.....	59 60	54 75	.....	47 60	.....
47	43 10	82 60	74 95	70 95	.....	60 60	55 80	.....	48 55	.....
48	44 00	83 65	76 25	72 85	.....	61 70	56 95	.....	49 80	.....
49	44 95	84 80	77 70	75 25	.....	62 85	58 25	.....	51 00	.....
50	46 00	86 10	79 35	78 35	.....	64 10	59 70	.....	52 35	.....
51	47 15	87 50	81 20	.....	.....	65 45	.....	.....	.....	.....
52	48 40	89 05	83 30	.....	.....	66 90	.....	.....	.....	.....
53	49 80	90 75	85 75	.....	.....	68 50	.....	.....	.....	.....
54	101 35	92 55	88 50	.....	.....	70 20	.....	.....	.....	.....
55	103 00	94 55	91 70	.....	.....	72 00	.....	.....	.....	.....
56	104 85	96 75	.....	.....	.....	.....	.....	.....	.....	.....
57	106 80	99 15	.....	.....	.....	.....	.....	.....	.....	.....
58	109 00	101 85	.....	.....	.....	.....	.....	.....	.....	.....
59	111 40	104 80	.....	.....	.....	.....	.....	.....	.....	.....
60	114 05	108 05	.....	.....	.....	.....	.....	.....	.....	.....
61	117 00	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	120 85	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	124 15	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	128 25	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	132 85	.....	.....	.....	.....	.....	.....	.....	.....	.....

Largest Amount of Insurance it will write on a Single Life, \$30,000.
Premiums for each \$1,000 Insurance (Nonparticipating).

Age at Issue.	LIFE.				ENDOWMENT.						
					CONTINUOUS ANNUAL PREMIUMS.						
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
20	\$14 24	\$35 04	\$24 87	\$20 59	\$94 87	\$57 35	\$40 85	\$31 85	\$25 40	\$22 45	\$19 75
21	14 55	35 72	25 36	21 01	94 65	57 40	40 90	31 48	25 50	22 55	19 90
22	14 88	36 41	25 85	21 43	94 68	57 45	41 00	31 55	25 60	22 65	19 05
23	15 22	37 13	26 88	21 87	94 74	57 50	41 05	31 60	25 70	22 80	19 20
24	15 59	37 87	26 91	22 32	94 80	57 50	41 15	31 70	25 80	22 95	19 40
25	15 97	38 65	27 47	22 79	94 87	57 55	41 25	31 80	25 95	22 10	19 60
26	16 39	39 44	28 05	23 28	94 98	57 75	41 35	31 95	26 10	22 30	19 85
27	16 81	40 27	28 65	23 78	95 01	57 80	41 45	32 05	26 25	22 50	20 10
28	17 27	41 12	29 27	24 31	95 09	57 90	41 55	32 20	26 40	22 70	20 35
29	17 74	42 01	29 91	24 86	95 17	58 00	41 65	32 35	26 60	22 90	20 65
30	18 25	42 92	30 57	25 42	95 25	58 15	41 80	32 50	26 80	23 15	20 95
31	18 79	43 87	31 26	26 01	95 35	58 25	41 95	32 65	27 00	23 45	21 30
32	19 36	44 84	31 97	26 63	95 44	58 35	42 05	32 85	27 25	23 75	21 70
33	19 96	45 85	32 71	27 26	95 54	58 50	42 25	33 10	27 50	24 10	22 15
34	20 60	46 90	33 48	27 93	95 65	58 65	42 45	33 30	27 80	24 50	22 65
35	21 28	47 98	34 28	28 63	95 76	58 80	42 65	33 55	28 15	24 90	23 15
36	21 99	49 10	35 11	29 36	95 87	59 00	42 85	33 85	28 55	25 35	23 70
37	22 75	50 26	35 98	30 13	96 01	59 20	43 10	34 20	28 95	25 90	24 35
38	23 57	51 47	36 86	30 93	96 15	59 40	43 40	34 70	29 40	26 45	25 05
39	24 43	52 73	37 84	31 78	96 32	59 65	43 70	35 10	29 90	27 05	25 80
40	25 35	54 04	38 83	32 67	96 52	59 90	44 05	35 55	30 45	27 80	26 65
41	26 32	55 40	39 88	33 62	96 75	60 20	44 45	36 10	31 05	28 48	.....
42	27 37	56 85	40 99	34 61	97 01	60 55	44 85	36 65	32 05	29 32	.....
43	28 48	58 35	42 14	35 67	97 32	60 90	45 35	37 30	32 85	30 25	.....
44	29 65	59 90	43 35	36 78	97 67	61 35	45 90	38 00	33 70	31 30	.....
45	30 93	61 51	44 62	37 95	98 05	61 80	46 50	38 80	34 65	32 48	.....
46	32 27	63 18	45 94	39 17	98 47	62 35	47 15	39 65	.....	.....	.....
47	33 71	64 89	47 31	40 46	98 98	62 90	47 90	40 65	.....	.....	.....
48	35 26	66 67	48 73	41 82	99 44	63 55	48 70	41 70	.....	.....	.....
49	36 90	68 50	50 23	43 24	99 98	64 30	49 65	42 90	.....	.....	.....
50	38 66	70 39	51 78	44 75	100 58	65 10	50 65	44 25	.....	.....	.....
51	40 54	74 04	53 41	46 34	101 23	66 00	51 80	.....	.....	.....	.....
52	42 54	74 37	55 12	48 02	101 94	67 00	53 05	.....	.....	.....	.....
53	44 68	76 47	56 91	49 80	102 71	68 05	54 45	.....	.....	.....	.....
54	46 97	78 64	58 79	51 70	103 56	69 30	55 95	.....	.....	.....	.....
55	49 42	80 89	60 77	53 70	104 48	70 65	57 60	.....	.....	.....	.....
56	52 03	83 23	62 86	55 84	105 50	72 10	.....	.....	.....	.....	.....
57	54 82	85 67	65 07	58 13	106 62	73 75	.....	.....	.....	.....	.....
58	57 81	88 22	67 41	60 57	107 86	75 50	.....	.....	.....	.....	.....
59	61 01	90 89	69 90	63 19	109 22	77 55	.....	.....	.....	.....	.....
60	64 43	93 68	72 55	65 98	110 72	79 80	.....	.....	.....	.....	.....
61	68 09	96 61	75 36	68 98	112 37	.....	.....	.....	.....	.....	.....
62	72 02	99 67	78 85	72 19	114 17	.....	.....	.....	.....	.....	.....
63	76 22	102 89	81 53	75 63	116 15	.....	.....	.....	.....	.....	.....
64	80 73	106 26	84 98	79 32	118 31	.....	.....	.....	.....	.....	.....
65	85 56	109 82	88 56	83 27	120 67	.....	.....	.....	.....	.....	.....

ENDOWMENT INSURANCE TABLE.

Policy payable at death or at the expiration of the years designated.

[illegible]

Largest Amount of Insurance it will write on a Single Life, \$50,000.
Premiums for each \$1,000 Insurance (Participating).

LIFE.						ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.									
Age at Issue.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	50 Years.	
21	\$18 40	\$46 30	\$34 19	\$28 25	377 66	101 53	\$65 43	47 75	37 45	30 86	26 41	23 34	21 24	19 86	
22	18 80	47 00	34 71	28 69	382 33	101 60	65 51	47 84	37 55	30 97	26 55	23 52	21 45	20 13	
23	19 23	47 73	35 26	29 15	387 46	101 68	65 60	47 94	37 66	31 10	26 71	23 71	21 70	20 42	
24	19 67	48 47	35 82	29 63	392 74	101 76	65 69	48 04	37 78	31 24	26 88	23 92	21 96	20 75	
25	20 14	49 24	36 40	30 12	398 20	101 85	65 79	48 15	37 90	31 39	27 06	24 15	22 25	21 09	
26	20 63	50 04	37 09	30 63	403 83	101 94	65 89	48 26	38 04	31 56	27 26	24 40	22 56	21 47	
27	21 15	50 87	37 63	31 16	409 63	102 04	66 00	48 39	38 19	31 73	27 49	24 68	22 90	21 87	
28	21 69	51 72	38 27	31 71	416 61	102 14	66 11	48 52	38 36	31 93	27 73	24 98	23 27	22 31	
29	22 26	52 61	38 94	32 28	421 78	102 25	66 24	48 67	38 52	32 14	28 00	25 32	23 68	22 79	
30	22 85	53 52	39 64	32 87	428 14	102 37	66 37	48 83	38 71	32 38	28 29	25 68	24 12	23 30	
31	23 48	54 46	40 36	33 49	434 70	102 49	66 52	49 00	38 92	32 63	28 61	26 08	24 60	.....
32	24 14	55 44	41 10	34 13	441 45	102 63	66 68	49 18	39 14	32 82	28 96	26 51	25 12	.....
33	24 84	56 45	41 88	34 80	448 41	102 77	66 85	49 35	39 39	33 23	29 35	26 99	25 68	.....
34	25 58	57 50	42 69	35 49	455 57	102 93	67 03	49 60	39 67	33 57	29 78	27 51	26 29	.....
35	26 35	58 58	43 51	36 22	462 95	103 10	67 23	49 85	39 97	33 95	30 24	28 08	26 96	.....
36	27 17	59 70	44 38	36 98	470 54	103 28	67 45	50 11	40 30	34 36	30 76	28 70	.....	.....
37	28 04	60 96	45 28	37 77	478 36	103 48	67 68	50 41	40 67	34 82	31 33	29 38	.....	.....
38	28 95	62 06	46 22	38 60	486 39	103 69	67 94	50 73	41 07	35 33	31 85	30 12	.....	.....
39	29 92	63 30	47 20	39 47	494 65	103 93	68 23	51 09	41 52	35 89	32 63	30 92	.....	.....
40	30 94	64 59	48 22	40 38	503 14	104 18	68 55	51 48	42 02	36 50	33 88	31 79	.....	.....
41	32 03	65 93	49 28	41 34	511 85	104 46	68 90	51 92	42 57	37 18	34 20	.....	.....	.....
42	33 18	67 31	50 39	42 35	520 80	104 77	69 28	52 41	43 17	37 83	35 10	.....	.....	.....
43	34 40	68 76	51 56	43 41	529 96	105 11	69 71	52 95	43 85	38 78	36 09	.....	.....	.....
44	35 70	70 25	52 78	44 54	539 40	105 49	70 19	53 55	44 59	39 67	37 15	.....	.....	.....
45	37 08	71 81	54 06	45 73	549 05	105 92	70 73	54 22	45 42	40 67	38 32	.....	.....	.....
46	38 55	73 44	55 40	46 99	558 92	106 39	71 32	54 96	46 33	41 78	.....	.....	.....	.....
47	40 12	75 13	56 82	48 33	569 02	106 91	71 98	55 78	47 34	42 99	.....	.....	.....	.....
48	41 78	76 90	58 31	49 75	579 32	107 50	72 71	56 69	48 46	44 31	.....	.....	.....	.....
49	43 56	78 74	59 88	51 26	589 83	108 15	73 53	57 70	49 69	45 76	.....	.....	.....	.....
50	45 45	80 66	61 54	52 87	600 51	108 87	74 43	58 81	51 05	47 35	.....	.....	.....	.....
51	47 46	82 66	63 28	54 58	611 36	109 66	75 42	60 04	52 54	.....	.....	.....	.....	.....
52	49 60	84 74	65 13	56 41	622 36	110 53	76 52	61 40	54 17	.....	.....	.....	.....	.....
53	51 89	86 92	67 07	58 36	633 50	111 50	77 73	62 90	55 96	.....	.....	.....	.....	.....
54	54 33	89 20	69 14	60 45	644 78	112 57	79 07	64 55	57 92	.....	.....	.....	.....	.....
55	56 93	91 58	71 33	62 68	656 12	113 74	80 55	66 36	60 06	.....	.....	.....	.....	.....
56	59 70	94 07	73 66	65 08	667 57	115 03	82 17	68 36	.....	.....	.....	.....	.....	.....
57	62 66	96 69	76 15	67 65	679 08	116 46	83 97	70 55	.....	.....	.....	.....	.....	.....
58	65 83	99 44	78 79	70 42	690 65	118 03	85 96	72 96	.....	.....	.....	.....	.....	.....
59	69 21	102 34	81 62	73 39	702 25	119 77	88 15	75 59	.....	.....	.....	.....	.....	.....
60	72 83	105 40	84 65	76 69	713 85	121 68	90 56	78 48	.....	.....	.....	.....	.....	.....
61	76 70	108 64	87 90	80 06	725 45	123 80	93 21	.....	.....	.....	.....	.....	.....	.....
62	80 85	112 07	91 39	83 79	737 02	126 13	96 13	.....	.....	.....	.....	.....	.....	.....
63	85 29	115 71	95 13	87 82	748 53	128 70	99 34	.....	.....	.....	.....	.....	.....	.....
64	90 04	119 59	99 17	92 18	759 96	131 54	102 86	.....	.....	.....	.....	.....	.....	.....
65	95 14	123 73	103 51	96 90	771 31	134 67	106 72	.....	.....	.....	.....	.....	.....	.....
66	100 60	128 14	108 20	102 01	782 52	138 10	.....	.....	.....	.....	.....	.....	.....	.....
67	106 46	132 85	113 26	107 53	793 59	141 88	.....	.....	.....	.....	.....	.....	.....	.....
68	112 73	137 88	118 73	113 62	804 48	146 00	.....	.....	.....	.....	.....	.....	.....	.....
69	119 46	143 25	124 64	119 99	815 19	150 50	.....	.....	.....	.....	.....	.....	.....	.....
70	126 66	148 96	131 04	127 00	825 68	155 40	.....	.....	.....	.....	.....	.....	.....	.....

For semi-annual rates multiply annual by .51.

For quarterly rates multiply annual by .26.

Premiums for Each \$1,000 Insurance (Nonparticipating).

Age at Issue.	LIFE.				ENDOWMENT.—CONTINUOUS ANNUAL PREMIUMS.			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.
21	\$15 01	\$37 90	\$27 85	\$22 95	\$94 10	\$59 37	\$42 44	\$32 65
22	15 35	38 51	28 31	23 33	94 13	59 42	42 50	32 71
23	15 71	39 14	28 58	23 72	94 17	59 46	42 55	32 78
24	16 08	39 80	29 26	24 13	94 20	59 50	42 61	32 84
25	16 46	40 47	29 77	24 56	94 23	59 55	42 66	32 93
26	16 87	41 18	30 29	24 99	94 27	59 60	42 73	33 01
27	17 31	41 91	30 84	25 45	94 32	59 66	42 80	33 10
28	17 76	42 66	31 40	25 98	94 37	59 72	42 88	33 21
29	18 24	43 45	31 99	26 42	94 43	59 79	42 97	33 32
30	18 74	44 26	32 60	26 93	94 48	59 86	43 07	33 45
31	19 27	45 10	33 23	27 48	94 54	59 94	43 17	33 59
32	19 83	45 99	33 89	28 08	94 61	60 03	43 29	33 75
33	20 42	46 89	34 57	28 61	94 68	60 12	43 41	33 92
34	21 04	47 83	35 28	29 22	94 76	60 23	43 57	34 12
35	21 70	48 81	36 02	29 87	94 85	60 35	43 73	34 34
36	22 40	49 81	36 79	30 53	94 95	60 48	43 91	34 59
37	23 13	50 87	37 59	31 24	95 06	60 64	44 11	34 86
38	23 91	51 96	38 43	31 98	95 18	60 80	44 34	35 16
39	24 74	53 08	39 29	32 71	95 31	60 99	44 59	35 51
40	25 62	54 26	40 21	33 52	95 46	61 19	44 89	35 89
41	26 55	55 47	41 16	34 36	95 63	61 43	45 20	36 33
42	27 53	56 73	42 15	35 25	95 82	61 70	45 57	36 81
43	28 59	58 05	43 19	36 19	96 03	62 00	45 98	37 34
44	29 71	59 42	44 28	37 18	96 28	62 35	46 44	37 95
45	30 90	60 84	45 41	38 23	96 55	62 73	46 96	38 62
46	32 17	62 33	46 62	39 33	96 88	63 17	47 53	39 37
47	33 52	63 86	47 87	40 50	97 24	63 67	48 19	40 21
48	34 96	65 48	49 20	41 76	97 64	64 22	48 92	41 14
49	36 49	67 14	50 60	43 09	98 10	64 84	49 74	42 17
50	38 14	68 89	52 07	44 49	98 62	65 54	50 64	43 31
51	39 88	70 71	53 62	46 00	99 20	66 32	51 66	44 57
52	41 74	72 59	55 25	47 60	99 84	67 18	52 77	45 95
53	43 72	74 57	56 97	49 30	100 56	68 15	54 01	47 48
54	45 95	76 62	58 79	51 13	101 37	69 22	55 33	49 16
55	48 10	78 76	60 72	53 08	102 26	70 40	56 91	50 98
56	50 51	81 01	62 78	55 19	103 26	71 73	58 59	.....
57	53 09	83 35	64 96	57 43	104 36	73 20	60 44	.....
58	55 84	85 80	67 29	59 84	105 59	74 83	62 48	.....
59	58 79	88 39	69 76	62 44	106 95	76 64	64 72	.....
60	61 94	91 11	72 41	65 24	108 47	78 64	67 20	.....
61	65 31	93 98	75 25	68 24	110 16	80 96	.....	.....
62	68 92	97 01	78 29	71 50	112 03	83 31	.....	.....
63	72 79	100 21	81 56	75 01	114 10	86 00	.....	.....
64	76 93	103 63	85 07	78 81	116 41	88 98	.....	.....
65	81 37	107 25	88 86	82 92	118 96	92 25	.....	.....
66	86 13	111 09	92 93	87 36	121 79	.....	.....	.....
67	91 23	115 20	97 33	92 18	124 89	.....	.....	.....
68	96 69	119 57	102 03	97 39	128 29	.....	.....	.....
69	102 55	124 24	107 21	103 03	132 03	.....	.....	.....
70	108 83	129 21	112 76	109 12	136 11	.....	.....	.....

Loan and Surrender Values same as Regular Participating Policies.
Premiums must be settled on "all cash" plan.

Largest Amount of Insurance it will write on a Single Life, \$50,000
Premiums for each \$1,000 Insurance (Participating).

ENDOWMENT INSURANCE TABLE.

Policy payable at death or at the expiration of the year designated.

[illegible]

Continuous Instalment Life Bond (Participating). Yearly Premiums for \$1,000 Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

Age.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.														
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
21	17 08	16 99	16 92	16 85	16 76	16 69	16 62	16 55	16 47	16 38	16 32	16 25	16 17	16 09	16 00
22	17 44	17 36	17 28	17 20	17 12	17 04	16 97	16 89	16 81	16 73	16 66	16 58	16 50	16 43	16 35
23	17 84	17 75	17 67	17 60	17 51	17 43	17 35	17 27	17 19	17 11	17 03	16 95	16 87	16 79	16 71
24	18 27	18 17	18 09	18 01	17 92	17 84	17 76	17 67	17 59	17 51	17 43	17 35	17 26	17 18	17 10
25	18 71	18 61	18 53	18 44	18 35	18 26	18 18	18 09	18 00	17 91	17 83	17 75	17 66	17 58	17 49
26	19 17	19 09	18 99	18 89	18 81	18 71	18 63	18 53	18 44	18 35	18 27	18 18	18 09	18 00	17 91
27	19 67	19 57	19 48	19 38	19 28	19 19	19 09	19 00	18 90	18 81	18 72	18 62	18 54	18 45	18 36
28	20 20	20 10	20 01	19 90	19 80	19 69	19 60	19 50	19 40	19 31	19 21	19 12	19 02	18 93	18 84
29	20 76	20 65	20 55	20 44	20 34	20 24	20 13	20 03	19 93	19 82	19 72	19 63	19 53	19 43	19 33
30	21 34	21 23	21 12	21 01	20 89	20 79	20 68	20 58	20 47	20 37	20 26	20 15	20 05	19 95	19 84
31	21 95	21 84	21 72	21 61	21 51	21 39	21 28	21 16	21 05	20 94	20 83	20 72	20 61	20 51	20 40
32	22 62	22 50	22 38	22 26	22 15	22 03	21 91	21 79	21 67	21 56	21 44	21 33	21 21	21 10	21 00
33	23 31	23 19	23 06	22 94	22 82	22 69	22 57	22 45	22 32	22 20	22 08	21 96	21 84	21 73	21 61
34	24 07	23 93	23 80	23 67	23 55	23 42	23 28	23 16	23 03	22 90	22 77	22 65	22 52	22 41	22 29
35	24 85	24 71	24 57	24 44	24 31	24 17	24 03	23 90	23 76	23 63	23 50	23 37	23 23	23 11	23 00
36	25 68	25 55	25 40	25 26	25 12	24 98	24 84	24 70	24 55	24 41	24 28	24 13	24 00	23 86	23 72
37	26 57	26 42	26 28	26 14	25 98	25 84	25 69	25 54	25 39	25 24	25 09	24 95	24 80	24 66	24 51
38	27 52	27 36	27 21	27 06	26 91	26 75	26 60	26 44	26 28	26 13	25 97	25 82	25 66	25 51	25 35
39	28 52	28 37	28 20	28 04	27 88	27 72	27 55	27 39	27 23	27 06	26 90	26 74	26 58	26 42	26 26
40	29 59	29 43	29 27	29 10	28 93	28 76	28 59	28 41	28 25	28 08	27 90	27 73	27 56	27 40	27 23
41	30 73	30 56	30 39	30 22	30 04	29 86	29 69	29 50	29 32	29 15	28 97	28 79	28 61	28 43	28 25
42	31 95	31 77	31 59	31 41	31 23	31 04	30 84	30 66	30 47	30 28	30 09	29 91	29 72	29 53	29 34
43	33 25	33 06	32 88	32 68	32 49	32 30	32 10	31 90	31 71	31 51	31 30	31 11	30 91	30 71	30 51
44	34 62	34 43	34 24	34 03	33 83	33 63	33 43	33 23	33 02	32 81	32 60	32 39	32 18	31 97	31 76
45	36 04	35 85	35 65	35 45	35 25	35 04	34 83	34 63	34 42	34 21	34 00	33 79	33 58	33 37	33 16
46	37 68	37 47	37 26	37 04	36 83	36 61	36 38	36 16	35 95	35 73	35 51	35 29	35 07	34 85	34 63
47	39 36	39 14	38 92	38 71	38 48	38 25	38 01	37 78	37 54	37 29	37 05	36 81	36 57	36 33	36 09
48	41 14	40 93	40 70	40 47	40 23	39 99	39 75	39 50	39 25	39 00	38 74	38 48	38 23	37 97	37 71
49	43 08	42 85	42 61	42 37	42 13	41 88	41 62	41 36	41 10	40 83	40 57	40 30	40 03	39 76	39 49
50	45 12	44 88	44 64	44 39	44 13	43 87	43 60	43 33	43 06	42 78	42 50	42 21	41 93	41 65	41 37
51	47 30	47 05	46 80	46 55	46 27	46 01	45 73	45 45	45 16	44 87	44 57	44 28	43 98	43 67	43 37
52	49 64	49 37	49 11	48 85	48 57	48 28	48 00	47 70	47 40	47 10	46 78	46 46	46 15	45 84	45 52
53	52 13	51 87	51 60	51 32	51 03	50 74	50 45	50 15	49 84	49 53	49 21	48 88	48 55	48 22	47 89
54	54 81	54 53	54 24	53 53	53 22	52 50	52 18	51 45	51 12	50 38	50 05	49 71	49 36	49 01	48 66
55	57 65	57 36	57 07	56 76	56 45	56 14	55 80	55 47	55 13	54 78	54 42	54 06	53 69	53 32	52 95
56	60 68	60 38	60 08	59 77	59 44	59 11	58 76	58 42	58 07	57 71	57 35	56 98	56 61	56 24	55 86
57	63 93	63 62	63 31	62 99	62 66	62 32	61 97	61 61	61 25	60 88	60 51	60 14	59 76	59 38	58 99
58	67 42	67 10	66 76	66 42	66 08	65 72	65 34	64 96	64 57	64 17	63 76	63 34	62 92	62 49	62 06
59	71 14	70 80	70 45	70 11	69 73	69 37	68 98	68 58	68 17	67 75	67 33	66 90	66 46	66 02	65 58
60	75 12	74 78	74 41	74 04	73 66	73 26	72 86	72 45	72 02	71 58	71 14	70 70	70 26	69 81	69 36
61	79 39	79 03	78 65	78 27	77 77	77 37	76 97	76 56	76 13	75 70	75 27	74 83	74 38	73 93	73 48
62	83 96	83 59	83 19	82 79	82 39	81 98	81 57	81 15	80 72	80 29	79 85	79 41	78 96	78 51	78 06
63	88 86	88 46	88 05	87 63	87 20	86 76	86 32	85 88	85 43	84 98	84 53	84 08	83 62	83 16	82 71
64	94 09	93 69	93 27	92 83	92 38	91 91	91 43	90 94	90 48	89 99	89 53	89 06	88 58	88 10	87 62
65	99 73	99 30	98 86	98 41	97 93	97 45	96 95	96 43	95 95	95 46	94 94	94 42	93 89	93 36	92 83
66	105 75	105 32	104 85	104 38	103 89	103 37	102 84	102 30	101 74	101 16	100 58	99 98	99 33	98 68	98 03
67	112 23	111 76	111 28	110 78	110 27	109 73	109 18	108 61	108 03	107 42	106 79	106 16	105 43	104 82	104 17
68	119 15	118 66	118 16	117 64	117 10	116 54	115 96	115 37	114 75	114 11	113 47	112 78	112 09	111 38	110 67
69	126 59	126 08	125 55	125 01	124 45	123 86	123 25	122 62	121 98	121 31	120 62	119 90	119 18	118 43	117 68
70	134 55	134 01	133 46	132 89	132 29	131 68	131 05	130 39	129 71	129 02	128 29	127 54	126 77	125 98	125 19

Continuous Instalment Life Bonds (Participating). Yearly Premiums for \$1,000 Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39														
15	95	15	86	15	80	15	73	15	66	15	59	15	52	15	45	15	38	15	32	15	25	15	18	15	12	15	05	14	99
16	28	16	20	16	13	16	05	15	98	15	91	15	84	15	77	15	70	15	63	15	56	15	50	15	43	15	37	15	30
16	64	16	56	16	49	16	41	16	34	16	26	16	19	16	12	16	05	15	98	15	91	15	84	15	77	15	71	15	64
17	02	16	94	16	87	16	79	16	71	16	64	16	56	16	49	16	42	16	34	16	27	16	20	16	14	16	07	16	01
17	41	17	33	17	25	17	17	17	09	17	01	16	94	16	86	16	79	16	71	16	64	16	57	16	50	16	43	16	37
17	83	17	75	17	67	17	58	17	50	17	42	17	34	17	27	17	19	17	12	17	04	16	97	16	90	16	83	16	76
18	27	18	18	18	10	18	01	17	93	17	85	17	76	17	68	17	61	17	53	17	45	17	38	17	31	17	24	17	17
18	74	18	65	18	56	18	47	18	39	18	30	18	22	18	14	18	06	17	97	17	90	17	82	17	75	17	67	17	60
19	24	19	14	19	05	18	96	18	87	18	78	18	69	18	61	18	53	18	44	18	36	18	29	18	21	18	13	18	06
19	75	19	65	19	56	19	46	19	37	19	28	19	19	19	10	19	01	18	93	18	84	18	76	18	68	18	61	18	53
20	30	20	20	20	10	20	00	19	90	19	80	19	71	19	62	19	53	19	44	19	36	19	27	19	19	19	11	19	03
20	88	20	72	20	67	20	57	20	47	20	37	20	27	20	18	20	08	19	99	19	90	19	82	19	73	19	65	19	57
21	50	21	39	21	28	21	17	21	06	20	96	20	86	20	76	20	66	20	56	20	47	20	38	20	29	20	21	20	13
22	16	22	04	21	93	21	81	21	70	21	59	21	49	21	38	21	28	21	18	21	09	20	99	20	90	20	81	20	73
22	85	22	73	22	61	22	49	22	37	22	26	22	15	22	04	21	93	21	83	21	73	21	63	21	53	21	44	21	35
23	60	23	47	23	34	23	21	23	09	22	97	22	85	22	74	22	63	22	52	22	41	22	31	22	21	22	11	22	02
24	38	24	24	24	11	23	98	23	85	23	72	23	60	23	48	23	36	23	24	23	13	23	02	22	92	22	82	22	72
25	22	25	07	24	93	24	79	24	66	24	52	24	39	24	26	24	14	24	02	23	90	23	79	23	68	23	57	23	47
26	17	25	96	25	81	25	66	25	51	25	37	25	23	25	10	24	97	24	84	24	72	24	60	24	48	24	37	24	26
27	07	26	91	26	75	26	59	26	44	26	29	26	14	26	00	25	86	25	72	25	59	25	47	25	35	25	23	25	11
28	08	27	91	27	74	27	58	27	41	27	25	27	10	26	95	26	80	26	66	26	52	26	39	26	26	26	13	26	01
29	16	28	98	28	80	28	63	28	46	28	29	28	12	27	96	27	81	27	65	27	51	27	36	27	23	27	09	26	97
30	32	29	13	29	94	29	76	29	57	29	40	29	22	29	05	28	88	28	72	28	57	28	41	28	27	28	13	27	99
31	56	31	36	31	16	30	96	30	76	30	57	30	39	30	20	30	03	29	86	29	69	29	53	29	37	29	22	29	08
32	89	32	67	32	46	32	25	32	04	31	84	31	64	31	45	31	26	31	08	30	90	30	72	30	56	30	40	30	24
34	31	34	08	33	86	33	63	33	41	33	20	32	99	32	78	32	58	32	38	32	19	32	01	31	83	31	66	31	49
35	83	35	59	35	35	35	12	34	88	34	65	34	43	34	20	33	99	33	78	33	57	33	38	33	19	33	00	32	83
37	46	37	20	36	95	36	69	36	45	36	20	35	96	35	72	35	49	35	27	35	05	34	84	34	63	34	44	34	25
39	21	38	94	38	67	38	40	38	14	37	88	37	62	37	37	37	12	36	88	36	65	36	42	36	20	36	99	35	78
41	07	40	78	40	50	40	21	39	93	39	65	39	38	39	11	38	84	38	59	38	33	38	09	37	85	37	63	37	41
43	06	42	76	42	46	42	15	41	85	41	56	41	27	40	98	40	70	40	42	40	15	39	89	39	63	39	39	39	15
45	20	44	88	44	56	44	23	43	92	43	60	43	29	42	98	42	68	42	38	42	09	41	81	41	54	41	27	41	02
47	50	47	15	46	81	46	47	46	13	45	80	45	46	45	14	44	81	44	50	44	18	43	88	43	59	43	30	43	03
49	95	49	59	49	23	48	86	48	50	48	15	47	79	47	44	47	09	46	75	46	42	46	10	45	78	45	47	45	17
52	57	52	19	51	80	51	42	51	04	50	66	50	28	49	90	49	53	49	17	48	81	48	46	48	12	47	79	47	47
55	37	54	97	54	56	54	16	53	75	53	34	52	94	52	54	52	14	51	75	51	37	51	00	50	63	50	27	49	93
58	38	57	95	57	52	57	09	56	66	56	23	55	80	55	37	54	95	54	63	54	12	53	72	53	32	52	94	52	57
61	60	61	15	60	70	60	24	59	79	59	33	58	87	58	42	57	97	57	52	57	08	56	64	56	22	55	81	55	40
65	05	64	58	64	10	63	62	63	13	62	04	62	16	61	67	61	19	60	71	60	24	59	78	59	32	58	88	58	44
68	75	68	25	67	74	67	23	66	72	66	20	65	68	65	17	64	65	64	14	63	64	63	14	62	65	62	17	61	70
72	72	72	20	71	66	71	12	70	58	70	03	69	48	68	93	68	38	67	83	67	29	66	76	66	23	65	71	65	21
76	99	76	43	75	86	75	29	74	71	74	13	73	55	72	96	72	38	71	79	71	21	70	64	70	08	69	52	68	98
81	55	80	96	80	37	79	76	79	15	78	53	77	91	77	29	76	66	76	04	75	42	74	81	74	20	73	60	73	02
86	45	85	83	85	20	84	56	83	91	83	25	82	59	81	93	81	27	80	60	79	94	79	28	78	63	77	99	77	36
91	71	91	06	90	89	89	72	89	03	88	33	87	63	86	93	86	22	85	51	84	81	84	10	83	40	82	71	82	04
97	35	96	66	95	96	95	24	94	51	93	78	93	03	92	29	91	53	90	78	90	02	89	27	88	52	87	78	87	05
103	41	102	68	101	94	101	18	100	41	99	63	98	84	98	05	97	24	96	44	95	63	94	83	94	03	93	23	92	45
109	90	109	13	108	84	107	54	106	73	105	90	105	06	104	32	103	37	102	51	101	65	100	79	99	93	99	08	98	24
116	87	116	05	115	33	114	23	113	52	112	65	111	76	110	86	109	95	109	04	108	12	107	20	106	23	105	37	104	47
124	34	123	48	123	61	121	51	120	80	119	87	118	38	117	97	117	01	116	09	115	05	114	07	113	09	113	12	111	15

Continuous Instalment Life Bonds (Participating). Yearly Premiums for \$1,000, payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the beneficiary shall survive thereafter.

Age.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.										
	40	41	42	43	44	45	46	47	48	49	50
21	\$14 98	\$14 88	\$14 82	\$14 76	\$14 71	\$14 66	\$14 61	\$14 56	\$14 51	\$14 47	\$14 42
22	15 24	15 18	15 12	15 07	15 01	14 96	14 91	14 86	14 82	14 77	14 72
23	15 58	15 52	15 46	15 41	15 35	15 30	15 25	15 20	15 15	15 11	15 06
24	15 94	15 88	15 82	15 76	15 71	15 66	15 60	15 55	15 50	15 46	15 41
25	16 30	16 24	16 18	16 12	16 06	16 01	15 96	15 91	15 86	15 82	15 77
26	16 70	16 63	16 57	16 51	16 45	16 40	16 34	16 29	16 25	16 20	16 15
27	17 10	17 03	16 97	16 91	16 85	16 80	16 74	16 69	16 64	16 59	16 54
28	17 53	17 47	17 40	17 34	17 28	17 22	17 17	17 12	17 07	17 02	16 57
29	17 99	17 92	17 86	17 79	17 73	17 67	17 62	17 56	17 51	17 47	17 41
30	18 46	18 39	18 32	18 26	18 19	18 13	18 08	18 02	17 97	17 92	17 87
31	18 96	18 89	18 82	18 75	18 69	18 63	18 57	18 51	18 46	18 41	18 36
32	19 49	19 42	19 35	19 28	19 21	19 15	19 09	19 03	18 98	18 93	18 87
33	20 05	19 97	19 90	19 83	19 76	19 69	19 63	19 57	19 52	19 46	19 41
34	20 65	20 56	20 49	20 42	20 35	20 28	20 21	20 15	20 10	20 04	19 59
35	21 27	21 18	21 10	21 03	20 96	20 89	20 82	20 76	20 70	20 64	20 59
36	21 93	21 84	21 76	21 68	21 61	21 54	21 47	21 40	21 34	21 29	21 23
37	22 63	22 54	22 45	22 37	22 29	22 22	22 15	22 08	22 02	21 96	21 90
38	23 37	23 28	23 19	23 10	23 02	22 94	22 87	22 80	22 74	22 67	22 61
39	24 16	24 06	23 97	23 88	23 79	23 71	23 63	23 56	23 49	23 43	23 36
40	25 01	24 90	24 80	24 71	24 62	24 53	24 45	24 38	24 31	24 24	24 18
41	25 90	25 79	25 68	25 58	25 49	25 40	25 31	25 23	25 16	25 09	25 02
42	26 85	26 72	26 62	26 51	26 41	26 32	26 23	26 14	26 07	25 99	25 91
43	27 86	27 74	27 62	27 51	27 40	27 30	27 21	27 12	27 04	26 96	26 87
44	28 94	28 81	28 68	28 56	28 45	28 34	28 24	28 15	28 06	27 98	27 88
45	30 10	29 96	29 82	29 69	29 57	29 46	29 35	29 25	29 16	29 07	28 97
46	31 34	31 18	31 04	30 91	30 78	30 65	30 54	30 44	30 34	30 24	30 14
47	32 66	32 50	32 34	32 20	32 06	31 93	31 81	31 69	31 59	31 49	31 38
48	34 08	33 89	33 72	33 57	33 42	33 28	33 14	33 03	32 91	32 81	32 70
49	35 59	35 40	35 22	35 05	34 89	34 74	34 60	34 47	34 35	34 23	34 11
50	37 19	36 99	36 80	36 62	36 45	36 29	36 13	35 99	35 86	35 74	35 61
51	38 92	38 71	38 50	38 30	38 12	37 94	37 78	37 62	37 48	37 35	37 21
52	40 77	40 54	40 31	40 10	39 90	39 71	39 53	39 36	39 21	39 07	38 92
53	42 76	42 51	42 27	42 04	41 82	41 61	41 42	41 24	41 07	40 91	40 74
54	44 89	44 61	44 35	44 10	43 87	43 64	43 43	43 24	43 05	42 88	42 68
55	47 16	46 86	46 58	46 31	46 05	45 81	45 58	45 37	45 17	44 98	44 77
56	49 59	49 27	48 96	48 67	48 39	48 13	47 88	47 65	47 43	47 23	47 00
57	52 21	51 88	51 52	51 21	50 90	50 62	50 35	50 09	49 86	49 64	49 40
58	55 01	54 64	54 28	53 93	53 60	53 29	52 99	52 72	52 46	52 22	51 96
59	58 02	57 61	57 22	56 84	56 49	56 15	55 83	55 52	55 24	54 98	54 69
60	61 25	60 81	60 38	59 97	59 58	59 22	58 86	58 54	58 23	57 94	57 61
61	64 72	64 24	63 78	63 34	62 92	62 51	62 13	61 77	61 44	61 12	60 78
62	68 45	67 93	67 43	66 95	66 49	66 06	65 64	65 25	64 88	64 54	64 18
63	72 45	71 89	71 35	70 83	70 33	69 85	69 40	68 98	68 57	68 20	67 81
64	76 74	76 14	75 56	75 00	74 45	73 94	73 44	72 98	72 54	72 13	71 71
65	81 37	80 72	80 09	79 48	78 89	78 33	77 79	77 28	76 80	76 35	75 88
66	86 34	85 64	84 95	84 29	83 65	83 04	82 46	81 90	81 38	80 89	80 38
67	91 68	90 92	90 19	89 47	88 78	88 12	87 48	86 88	86 30	85 77	85 22
68	97 41	96 59	95 80	95 02	94 23	93 55	92 86	92 20	91 58	90 99	90 41
69	103 57	102 70	101 84	101 00	100 19	99 41	98 66	97 94	97 26	96 62	95 98
70	110 19	109 24	108 32	107 42	106 54	105 69	104 88	104 10	103 35	102 64	101 94

Continuous Instalment Life Bonds (Participating). Yearly Premiums for \$1,000, payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age	51	52	53	54	55	56	57	58	59	60
21	\$14 89	\$14 85	\$14 82	\$14 29	\$14 26	\$14 24	\$14 22	\$14 20	\$14 18	\$14 16
22	14 69	14 65	14 62	14 59	14 57	14 54	14 52	14 50	14 48	14 46
23	15 08	14 99	14 96	14 93	14 90	14 87	14 85	14 83	14 81	14 79
24	15 38	15 34	15 31	15 28	15 25	15 22	15 20	15 18	15 16	15 14
25	15 73	15 70	15 66	15 63	15 60	15 57	15 55	15 53	15 51	15 49
26	16 12	16 08	16 04	16 01	15 98	15 96	15 93	15 91	15 89	15 87
27	16 51	16 47	16 44	16 40	16 37	16 35	16 32	16 30	16 28	16 27
28	16 98	16 89	16 86	16 83	16 80	16 77	16 74	16 72	16 70	16 69
29	17 38	17 34	17 30	17 27	17 24	17 21	17 19	17 16	17 14	17 13
30	17 83	17 79	17 76	17 72	17 69	17 66	17 64	17 62	17 60	17 58
31	18 22	18 28	18 24	18 20	18 17	18 14	18 12	18 10	18 08	18 06
32	18 33	18 79	18 75	18 72	18 69	18 66	18 63	18 61	18 59	18 57
33	19 37	19 33	19 29	19 25	19 22	19 19	19 16	19 14	19 12	19 10
34	19 95	19 90	19 86	19 83	19 79	19 76	19 74	19 71	19 69	19 67
35	20 55	20 50	20 46	20 42	20 39	20 36	20 33	20 30	20 28	20 26
36	21 18	21 14	21 10	21 06	21 02	20 99	20 96	20 94	20 91	20 90
37	21 85	21 81	21 76	21 72	21 69	21 66	21 63	21 60	21 58	21 56
38	22 56	22 52	22 47	22 43	22 39	22 36	22 33	22 30	22 28	22 26
39	23 32	23 27	23 22	23 18	23 14	23 10	23 07	23 05	23 02	23 00
40	24 12	24 07	24 02	23 98	23 94	23 90	23 87	23 84	23 81	23 79
41	24 97	24 91	24 86	24 81	24 77	24 74	24 70	24 67	24 65	24 63
42	25 86	25 81	25 76	25 70	25 66	25 62	25 59	25 56	25 53	25 51
43	26 82	26 76	26 71	26 66	26 61	26 57	26 54	26 50	26 48	26 45
44	27 88	27 77	27 71	27 66	27 61	27 57	27 53	27 50	27 47	27 44
45	28 99	28 86	28 79	28 74	28 69	28 64	28 60	28 57	28 54	28 51
46	30 08	30 01	29 94	29 88	29 83	29 78	29 74	29 70	29 67	29 64
47	31 31	31 24	31 17	31 10	31 05	31 00	30 95	30 91	30 88	30 85
48	32 62	32 54	32 46	32 40	32 34	32 28	32 23	32 19	32 16	32 13
49	34 03	33 94	33 86	33 79	33 73	33 67	33 62	33 57	33 54	33 50
50	35 52	35 42	35 34	35 26	35 19	35 13	35 08	35 03	34 99	34 95
51	37 11	37 01	36 92	36 83	36 76	36 69	36 63	36 58	36 54	36 50
52	38 31	38 20	38 10	38 01	37 93	37 86	37 80	37 74	37 69	37 65
53	40 64	40 52	40 41	40 31	40 23	40 15	40 08	40 02	39 97	39 92
54	42 58	42 45	42 34	42 23	42 13	42 05	41 97	41 91	41 85	41 81
55	44 06	44 52	44 39	44 27	44 16	44 07	43 99	43 92	43 86	43 81
56	46 37	46 72	46 59	46 45	46 34	46 24	46 15	46 07	46 00	45 95
57	48 25	48 08	47 93	47 79	47 66	47 55	47 45	47 37	47 30	47 24
58	51 79	51 51	51 44	51 29	51 15	51 03	50 93	50 83	50 75	50 69
59	54 51	54 31	54 13	53 96	53 81	53 68	53 56	53 46	53 37	53 30
60	57 43	57 21	57 00	56 82	56 66	56 51	56 39	56 27	56 18	56 10
61	59 56	59 32	59 09	58 89	58 71	58 55	58 41	58 29	58 19	58 10
62	63 92	63 65	63 41	63 19	62 99	62 82	62 66	62 53	62 41	62 31
63	67 53	67 23	66 96	66 72	66 50	66 31	66 13	65 99	65 86	65 75
64	71 39	71 06	70 77	70 50	70 26	70 05	69 86	69 69	69 55	69 43
65	75 55	75 19	74 87	74 57	74 31	74 07	73 85	73 65	73 52	73 39
66	80 00	79 51	79 25	78 93	78 64	78 37	78 14	77 94	77 77	77 62
67	84 30	84 36	83 97	83 61	83 29	83 00	82 75	82 53	82 34	82 17
68	89 98	89 46	89 08	88 68	88 28	87 96	87 68	87 43	87 22	87 04
69	96 45	94 94	94 47	94 03	93 64	93 29	92 98	92 71	92 47	92 27
70	101 38	100 32	100 20	99 32	99 39	99 00	98 56	98 33	98 10	97 59

Ten Premiums Life Continuous Instalment Bond (Participating). Yearly Premiums for \$1,000, Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

Age.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.												
	10	11	12	13	14	15	16	17	18	19	20	21	22
21	841 92	841 75	841 57	841 40	841 22	841 06	840 88	840 71	840 53	840 36	840 19	840 01	839 85
22	42 58	42 40	42 22	42 04	41 86	41 68	41 51	41 33	41 15	40 97	40 80	40 62	40 45
23	43 27	43 07	42 90	42 71	42 53	42 34	42 16	41 98	41 80	41 61	41 43	41 25	41 08
24	43 97	43 78	43 59	43 40	43 21	43 02	42 84	42 65	42 46	42 27	42 09	41 90	41 72
25	44 71	44 52	44 32	44 13	43 93	43 73	43 54	43 34	43 15	42 96	42 77	42 57	42 39
26	45 49	45 28	45 08	44 88	44 68	44 47	44 27	44 07	43 87	43 67	43 48	43 28	43 09
27	46 30	46 10	45 89	45 68	45 47	45 26	45 05	44 84	44 63	44 43	44 22	44 02	43 82
28	47 15	46 93	46 71	46 49	46 28	46 06	45 84	45 63	45 42	45 20	44 99	44 78	44 58
29	48 03	47 81	47 58	47 36	47 13	46 91	46 68	46 46	46 24	46 02	45 80	45 59	45 37
30	48 95	48 72	48 49	48 26	48 02	47 79	47 56	47 33	47 10	46 87	46 64	46 42	46 20
31	49 91	49 67	49 43	49 19	48 95	48 71	48 47	48 23	47 99	47 75	47 52	47 29	47 06
32	50 92	50 67	50 42	50 17	49 92	49 67	49 42	49 18	48 93	48 68	48 44	48 20	47 96
33	51 97	51 71	51 45	51 19	50 93	50 67	50 42	50 16	49 90	49 65	49 39	49 14	48 89
34	53 07	52 81	52 54	52 27	52 00	51 74	51 47	51 20	50 93	50 67	50 40	50 14	49 88
35	54 21	53 94	53 66	53 38	53 10	52 83	52 55	52 27	51 99	51 72	51 44	51 17	50 90
36	55 41	55 13	54 84	54 55	54 27	53 98	53 69	53 40	53 11	52 82	52 54	52 26	51 98
37	56 66	56 37	56 07	55 78	55 48	55 18	54 88	54 59	54 29	53 99	53 69	53 39	53 10
38	57 97	57 67	57 36	57 06	56 75	56 44	56 13	55 82	55 50	55 20	54 89	54 58	54 28
39	59 33	59 02	58 70	58 38	58 07	57 75	57 43	57 10	56 78	56 46	56 14	55 82	55 50
40	60 75	60 43	60 11	59 79	59 46	59 13	58 79	58 45	58 12	57 79	57 45	57 12	56 79
41	62 24	61 91	61 58	61 24	60 90	60 56	60 21	59 86	59 52	59 17	58 83	58 48	58 14
42	63 79	63 45	63 11	62 76	62 41	62 06	61 70	61 34	60 99	60 62	60 26	59 90	59 55
43	65 42	65 07	64 72	64 37	64 01	63 64	63 27	62 90	62 53	62 16	61 78	61 41	61 03
44	67 11	66 76	66 40	66 03	65 66	65 28	64 90	64 52	64 13	63 75	63 36	62 97	62 58
45	68 90	68 53	68 16	67 79	67 41	67 02	66 63	66 23	65 83	65 43	65 03	64 62	64 22
46	70 76	70 39	70 01	69 63	69 23	68 84	68 43	68 02	67 61	67 20	66 78	66 36	65 94
47	72 70	72 32	71 94	71 54	71 14	70 73	70 31	69 89	69 46	69 04	68 60	68 17	67 73
48	74 75	74 36	73 97	73 56	73 15	72 73	72 30	71 86	71 42	70 98	70 53	70 08	69 63
49	76 89	76 49	76 08	75 67	75 24	74 81	74 37	73 92	73 47	73 01	72 55	72 08	71 61
50	79 12	78 71	78 29	77 87	77 43	76 99	76 54	76 08	75 61	75 14	74 66	74 18	73 69
51	81 44	81 03	80 60	80 17	79 72	79 27	78 81	78 33	77 85	77 37	76 87	76 37	75 87
52	83 88	83 45	83 02	82 58	82 12	81 66	81 19	80 70	80 20	79 70	79 19	78 68	78 16
53	86 42	85 99	85 55	85 10	84 63	84 15	83 67	83 17	82 66	82 15	81 62	81 09	80 55
54	89 08	88 64	88 19	87 73	87 25	86 76	86 26	85 75	85 23	84 70	84 16	83 61	83 06
55	91 87	91 42	90 96	90 49	90 00	89 50	89 00	88 47	87 93	87 39	86 83	86 27	85 80
56	94 79	94 33	93 86	93 38	92 89	92 37	91 85	91 31	90 76	90 20	89 63	89 05	88 46
57	97 84	97 37	96 89	96 40	95 89	95 37	94 84	94 29	93 72	93 15	92 56	91 96	91 36
58	101 05	100 58	100 09	99 59	99 07	98 53	97 98	97 42	96 84	96 25	95 65	95 03	94 41
59	104 43	103 95	103 45	102 93	102 40	101 86	101 30	100 72	100 13	99 52	98 90	98 27	97 63
60	107 99	107 50	106 99	106 47	105 93	105 37	104 79	104 20	103 60	102 98	102 34	101 69	101 02
61	111 75	111 25	110 73	110 19	109 64	109 07	108 48	107 88	107 25	106 62	105 96	105 29	104 61
62	115 72	115 21	114 68	114 13	113 57	112 98	112 38	111 76	111 12	110 47	109 80	109 11	108 41
63	119 98	119 41	118 84	118 31	117 73	117 13	116 51	115 88	115 23	114 55	113 86	113 16	112 45
64	124 39	123 86	123 31	122 73	122 14	121 53	120 90	120 24	119 58	118 89	118 17	117 44	116 70
65	129 14	128 60	128 04	127 44	126 84	126 21	125 56	124 89	124 21	123 50	122 77	122 03	121 26
66	134 19	133 63	133 06	132 45	131 83	131 19	130 53	129 84	129 13	128 40	127 65	126 89	126 09
67	139 57	139 00	138 41	137 79	137 15	136 49	135 81	135 10	134 34	133 63	132 89	132 09	131 24
68	145 30	144 71	144 10	143 47	142 81	142 13	141 43	140 71	139 95	139 18	138 39	137 57	136 73
69	151 41	150 80	150 17	149 52	148 85	148 15	147 43	146 68	145 91	145 12	144 29	143 45	142 58
70	157 90	157 28	156 63	155 96	155 27	154 55	153 81	153 04	152 24	151 42	150 57	149 70	148 80

Ten Premiums Life Continuous Instalment Bond (Participating). Yearly Premiums for \$1,000, Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.													
	23	24	25	26	27	28	29	30	31	32	33	34	35
21	339 6	339 51	339 34	339 17	339 01	338 84	338 68	338 52	338 36	338 21	338 05	337 90	337 75
22	40 28	40 10	39 93	39 76	39 59	39 42	39 26	39 09	38 93	38 77	38 62	38 46	38 31
23	40 90	40 72	40 55	40 37	40 20	40 03	39 86	39 69	39 53	39 36	39 21	39 05	38 89
24	41 54	41 35	41 18	41 00	40 82	40 65	40 47	40 30	40 14	39 97	39 81	39 65	39 49
25	42 20	42 01	41 83	41 65	41 47	41 29	41 11	40 94	40 77	40 60	40 43	40 27	40 11
26	42 89	42 70	42 51	42 32	42 14	41 96	41 78	41 60	41 42	41 25	41 08	40 92	40 75
27	43 62	43 43	43 23	43 04	42 85	42 66	42 48	42 29	42 11	41 94	41 76	41 60	41 43
28	44 37	44 17	43 97	43 77	43 57	43 38	43 19	43 00	42 82	42 64	42 46	42 29	42 12
29	45 16	44 95	44 74	44 54	44 34	44 14	43 94	43 75	43 56	43 37	43 19	43 02	42 84
30	45 98	45 76	45 55	45 34	45 13	44 92	44 72	44 52	44 33	44 14	43 95	43 77	43 59
31	46 83	46 60	46 38	46 16	45 95	45 73	45 53	45 32	45 12	44 92	44 73	44 55	44 36
32	47 72	47 49	47 26	47 03	46 81	46 49	46 37	46 16	45 95	45 75	45 55	45 36	45 17
33	48 65	48 40	48 17	48 03	47 70	47 47	47 25	47 03	46 81	46 60	46 40	46 20	46 00
34	49 63	49 38	49 13	48 88	48 64	48 40	48 17	47 94	47 72	47 50	47 29	47 09	46 89
35	50 64	50 37	50 11	49 86	49 61	49 36	49 12	48 89	48 65	48 43	48 20	47 99	47 78
36	51 70	51 42	51 15	50 89	50 63	50 37	50 12	49 87	49 63	49 40	49 17	48 95	48 73
37	52 81	52 53	52 24	51 97	51 69	51 43	51 16	51 01	50 66	50 41	50 17	49 94	49 72
38	53 97	53 68	53 38	53 09	52 81	52 53	52 25	51 99	51 72	51 47	51 22	50 98	50 74
39	55 19	54 88	54 57	54 27	53 97	53 68	53 39	53 11	52 83	52 57	52 31	52 06	51 81
40	56 46	56 14	55 82	55 50	55 19	54 88	54 58	54 29	54 00	53 73	53 45	53 19	52 93
41	57 79	57 45	57 12	56 79	56 46	56 04	55 83	55 52	55 22	54 93	54 64	54 37	54 10
42	59 19	58 83	58 48	58 14	57 80	57 46	57 13	56 81	56 50	56 19	55 89	55 60	55 32
43	60 66	60 29	59 93	59 56	59 21	58 86	58 51	58 17	57 84	57 52	57 21	56 90	56 61
44	62 19	61 81	61 43	61 05	60 67	60 31	59 94	59 59	59 24	58 90	58 57	58 25	57 94
45	63 81	63 41	63 01	62 62	62 23	61 84	61 46	61 09	60 72	60 37	60 02	59 68	59 35
46	65 52	65 10	64 68	64 27	63 86	63 46	63 06	62 67	62 28	61 91	61 54	61 19	60 84
47	67 29	66 86	66 42	65 99	65 57	65 14	64 72	64 31	63 91	63 52	63 13	62 76	62 39
48	69 18	68 72	68 27	67 82	67 37	66 93	66 49	66 06	65 64	65 22	64 82	64 42	64 04
49	71 14	70 67	70 20	69 73	69 26	68 80	68 34	67 89	67 44	67 00	66 58	66 16	65 76
50	73 20	72 71	72 22	71 74	71 25	70 76	70 28	69 81	69 34	68 88	68 43	67 99	67 56
51	75 36	74 86	74 34	73 83	73 33	72 82	72 32	71 82	71 33	70 84	70 37	69 91	69 46
52	77 63	77 10	76 57	76 04	75 51	74 98	74 46	73 94	73 42	72 91	72 41	71 93	71 45
53	80 01	79 46	78 91	78 36	77 80	77 25	76 70	76 16	75 62	75 09	74 56	74 05	73 54
54	82 49	81 93	81 36	80 78	80 21	79 63	79 06	78 49	77 92	77 36	76 81	76 27	75 74
55	85 11	84 53	83 93	83 34	82 74	82 14	81 54	80 95	80 35	79 77	79 19	78 62	78 06
56	87 85	87 25	86 63	86 02	85 40	84 77	84 15	83 53	82 91	82 29	81 69	81 09	80 50
57	90 79	90 11	89 47	88 83	88 19	87 54	86 89	86 24	85 59	84 95	84 31	83 68	83 06
58	93 77	93 12	92 46	91 80	91 13	90 46	89 78	89 10	88 43	87 76	87 09	86 43	85 78
59	96 96	96 29	95 62	94 93	94 23	93 54	92 83	92 13	91 42	90 72	90 02	89 33	88 64
60	100 34	99 65	98 95	98 24	97 52	96 79	96 06	95 33	94 59	93 86	93 13	92 40	91 68
61	103 91	103 20	102 47	101 74	101 00	99 24	98 48	97 71	96 95	96 18	95 41	94 65	93 90
62	107 49	106 76	106 02	105 28	104 54	103 79	103 03	102 28	101 51	100 74	99 97	99 19	98 42
63	111 08	110 33	110 57	109 81	109 04	108 27	107 50	106 72	105 94	105 15	104 36	103 57	102 78
64	115 09	114 31	113 52	112 73	111 93	111 12	110 31	109 49	108 66	107 83	106 99	106 15	105 31
65	120 46	119 65	118 83	117 99	117 15	116 30	115 45	114 59	113 72	112 85	111 97	111 09	110 21
66	125 27	124 44	123 59	122 71	121 81	120 90	120 01	119 10	118 18	117 25	116 32	115 39	114 46
67	130 40	129 54	128 66	127 76	126 84	125 90	125 04	124 17	123 29	122 40	121 50	120 59	119 68
68	135 86	134 94	133 99	133 03	132 12	131 19	130 25	129 30	128 34	127 37	126 40	125 43	124 46
69	141 08	140 10	139 13	138 13	137 17	136 19	135 19	134 19	133 17	132 15	131 12	130 09	129 06
70	147 09	146 06	145 06	144 04	143 00	141 95	140 89	139 82	138 74	137 65	136 55	135 44	134 33

Ten Premiums Life Continuous Instalment Bonds (Participating). Yearly Premiums for \$1,000, payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

Age.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.												
	36	37	38	39	40	41	42	43	44	45	46	47	48
21	837 60	837 46	837 32	837 18	837 05	836 92	836 80	836 69	836 57	836 47	836 37	836 27	836 14
22	88 16	88 02	87 88	87 74	87 61	87 48	87 36	87 24	87 12	87 02	86 91	86 82	86 74
23	88 74	88 60	88 46	88 32	88 18	88 05	87 93	87 81	87 69	87 59	87 48	87 39	87 28
24	89 34	89 19	89 05	88 91	88 77	88 64	88 51	88 39	88 27	88 17	88 06	87 96	87 85
25	89 96	89 81	89 66	89 52	89 38	89 24	89 12	88 99	88 88	88 77	88 66	88 56	88 45
26	40 60	40 44	40 29	40 15	40 01	39 87	39 74	39 62	39 50	39 39	39 28	39 18	39 08
27	41 27	41 11	40 96	40 81	40 67	40 53	40 40	40 28	40 15	40 04	39 93	39 83	39 73
28	41 95	41 79	41 64	41 49	41 34	41 20	41 07	40 94	40 82	40 70	40 59	40 49	40 38
29	42 67	42 51	42 35	42 20	42 05	41 91	41 77	41 64	41 52	41 40	41 29	41 18	41 08
30	43 42	43 25	43 09	42 93	42 78	42 63	42 49	42 36	42 23	42 11	42 00	41 89	41 79
31	44 19	44 01	43 85	43 68	43 53	43 38	43 24	43 10	42 97	42 85	42 74	42 63	42 53
32	44 99	44 81	44 64	44 47	44 32	44 16	44 02	43 88	43 75	43 62	43 51	43 39	43 28
33	45 52	45 33	45 16	45 00	44 84	44 67	44 52	44 38	44 24	44 11	44 00	43 89	43 78
34	46 68	46 50	46 32	46 15	45 98	45 82	45 66	45 52	45 38	45 25	45 12	45 01	44 90
35	47 58	47 39	47 20	47 02	46 85	46 68	46 52	46 37	46 23	46 09	45 97	45 85	45 74
36	48 52	48 32	48 13	47 94	47 76	47 59	47 42	47 27	47 12	46 98	46 85	46 73	46 61
37	49 50	49 29	49 09	48 90	48 71	48 53	48 36	48 20	48 05	47 91	47 77	47 65	47 53
38	50 52	50 30	50 09	49 89	49 69	49 51	49 34	49 17	49 01	48 86	48 73	48 60	48 47
39	51 58	51 35	51 13	50 92	50 72	50 53	50 35	50 17	50 01	49 86	49 71	49 58	49 45
40	52 69	52 45	52 22	52 00	51 79	51 59	51 40	51 22	51 05	50 89	50 74	50 60	50 47
41	53 84	53 59	53 35	53 12	52 90	52 69	52 49	52 31	52 13	51 96	51 81	51 66	51 53
42	55 05	54 79	54 53	54 29	54 06	53 84	53 64	53 44	53 26	53 08	52 92	52 77	52 63
43	56 32	56 05	55 78	55 53	55 29	55 06	54 84	54 63	54 44	54 25	54 09	53 93	53 78
44	57 64	57 35	57 07	56 81	56 55	56 31	56 08	55 86	55 66	55 47	55 29	55 12	54 97
45	59 04	58 73	58 44	58 16	57 89	57 64	57 40	57 17	56 95	56 75	56 56	56 38	56 22
46	60 51	60 19	59 87	59 58	59 30	59 03	58 77	58 53	58 30	58 09	57 89	57 70	57 53
47	62 04	61 70	61 37	61 06	60 76	60 47	60 20	59 95	59 71	59 48	59 27	59 07	58 89
48	63 66	63 30	62 96	62 63	62 31	62 01	61 72	61 45	61 19	60 95	60 73	60 52	60 33
49	65 36	64 98	64 62	64 26	63 93	63 61	63 30	63 02	62 74	62 49	62 25	62 03	61 83
50	67 15	66 74	66 36	65 98	65 63	65 29	64 96	64 66	64 37	64 10	63 84	63 61	63 39
51	69 02	68 59	68 18	67 78	67 41	67 04	66 70	66 37	66 07	65 78	65 51	65 26	65 03
52	70 99	70 53	70 10	69 68	69 28	68 89	68 53	68 18	67 85	67 55	67 26	66 99	66 74
53	73 05	72 58	72 12	71 67	71 24	70 83	70 45	70 08	69 73	69 40	69 09	68 81	68 54
54	75 22	74 73	74 23	73 76	73 30	72 87	72 46	72 06	71 69	71 34	71 01	70 71	70 42
55	77 52	76 99	76 47	75 97	75 48	75 02	74 58	74 16	73 76	73 39	73 04	72 71	72 41
56	79 92	79 36	78 81	78 28	77 77	77 28	76 81	76 36	75 94	75 54	75 17	74 81	74 49
57	82 40	81 86	81 28	80 72	80 18	79 66	79 16	78 68	78 23	77 80	77 40	77 02	76 68
58	85 14	84 51	83 90	83 31	82 73	82 17	81 64	81 14	80 65	80 20	79 77	79 36	78 99
59	87 97	87 31	86 66	86 04	85 42	84 84	84 27	83 73	83 21	82 73	82 27	81 84	81 43
60	90 97	90 28	89 60	88 93	88 24	87 66	87 06	86 48	85 92	85 51	84 92	84 46	84 03
61	94 16	93 42	92 70	92 00	91 31	90 65	90 01	89 40	88 81	88 26	87 73	87 24	86 77
62	97 53	96 76	96 00	95 26	94 54	93 84	93 16	92 50	91 88	91 28	90 72	90 19	89 69
63	101 12	100 31	99 51	98 73	97 96	97 22	96 50	95 80	95 14	94 50	93 90	93 33	92 80
64	104 95	104 09	103 25	102 42	101 61	100 82	100 06	99 32	98 61	97 94	97 29	96 68	96 11
65	109 03	108 19	107 24	106 37	105 52	104 68	103 83	103 03	102 23	101 41	100 61	99 82	99 06
66	113 28	112 44	111 51	110 59	109 68	108 78	107 89	107 07	106 26	105 45	104 64	103 84	103 04
67	118 08	117 04	116 06	115 09	114 13	113 18	112 23	111 31	110 40	109 50	108 59	107 69	106 79
68	122 99	121 94	120 91	119 89	118 88	117 89	116 93	115 99	115 05	114 14	113 23	112 33	111 43
69	128 28	127 19	126 10	125 02	123 96	122 92	121 91	120 92	119 95	118 99	118 03	117 07	116 11
70	133 23	132 78	131 31	130 10	128 89	127 68	126 47	125 27	124 08	122 89	121 70	120 51	119 31

10 Premiums Life Continuous Instalment Bonds (Participating). Yearly Premiums for \$1,000, payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age	49	50	51	52	53	54	55	56	57	58	59	60
21	836 10	836 02	835 95	835 89	835 83	835 77	835 72	835 68	835 64	835 61	835 58	835 56
22	86 64	86 57	86 50	86 43	86 37	86 32	86 27	86 22	86 18	86 15	86 12	86 10
23	87 21	87 13	87 06	86 99	86 93	86 88	86 83	86 79	86 75	86 71	86 68	86 66
24	87 79	87 71	87 63	87 57	87 51	87 45	87 40	87 36	87 32	87 28	87 26	87 23
25	88 38	88 30	88 23	88 16	88 10	88 04	87 99	87 95	87 91	87 88	87 85	87 82
26	89 00	88 92	88 84	88 77	88 71	88 66	88 61	88 56	88 52	88 49	88 46	88 43
27	89 66	89 58	89 49	89 42	89 36	89 30	89 25	89 20	89 16	89 13	89 10	89 07
28	40 30	40 24	40 14	40 07	40 01	39 95	39 90	39 85	39 82	39 78	39 75	39 72
29	40 99	40 91	40 83	40 76	40 69	40 64	40 58	40 54	40 50	40 46	40 43	40 40
30	41 70	41 62	41 54	41 47	41 40	41 34	41 29	41 24	41 20	41 16	41 13	41 11
31	42 43	42 34	42 26	42 19	42 13	42 07	42 01	41 96	41 92	41 89	41 86	41 83
32	43 19	43 10	43 02	42 95	42 88	42 82	42 77	42 72	42 67	42 64	42 60	42 58
33	43 98	43 89	43 80	43 73	43 66	43 60	43 54	43 49	43 45	43 41	43 38	43 35
34	44 80	44 71	44 62	44 55	44 47	44 41	44 35	44 31	44 26	44 22	44 19	44 16
35	45 64	45 54	45 45	45 37	45 30	45 24	45 18	45 13	45 08	45 04	45 01	44 98
36	46 51	46 42	46 33	46 25	46 17	46 11	46 05	45 99	45 95	45 91	45 87	45 84
37	47 42	47 32	47 23	47 15	47 07	47 00	46 94	46 89	46 84	46 80	46 77	46 74
38	48 36	48 26	48 17	48 08	48 00	47 93	47 87	47 82	47 77	47 73	47 69	47 66
39	49 34	49 23	49 12	49 04	48 96	48 89	48 83	48 77	48 72	48 68	48 64	48 61
40	50 36	50 24	50 14	50 05	49 97	49 89	49 83	49 77	49 72	49 68	49 64	49 60
41	51 40	51 29	51 18	51 09	51 00	50 93	50 86	50 80	50 75	50 70	50 66	50 63
42	52 50	52 38	52 27	52 17	52 08	52 00	51 93	51 87	51 81	51 77	51 73	51 69
43	53 64	53 52	53 41	53 30	53 21	53 13	53 05	52 99	52 93	52 88	52 84	52 81
44	54 83	54 70	54 58	54 47	54 37	54 29	54 21	54 14	54 08	54 03	53 99	53 95
45	56 07	55 94	55 81	55 70	55 60	55 51	55 43	55 36	55 29	55 24	55 19	55 16
46	57 38	57 23	57 10	56 98	56 88	56 78	56 70	56 62	56 56	56 50	56 45	56 41
47	58 78	58 57	58 43	58 31	58 20	58 10	58 01	57 93	57 86	57 80	57 75	57 71
48	60 15	59 99	59 84	59 71	59 59	59 49	59 39	59 31	59 24	59 17	59 12	59 08
49	61 64	61 47	61 31	61 17	61 04	60 93	60 83	60 74	60 67	60 60	60 54	60 50
50	63 19	63 01	62 84	62 69	62 56	62 44	62 33	62 24	62 16	62 09	62 03	61 98
51	64 81	64 62	64 44	64 28	64 14	64 01	63 89	63 79	63 71	63 63	63 57	63 52
52	66 52	66 31	66 12	65 95	65 79	65 66	65 53	65 43	65 33	65 25	65 19	65 13
53	68 30	68 08	67 87	67 69	67 52	67 38	67 25	67 13	67 03	66 95	66 87	66 81
54	70 16	69 92	69 70	69 51	69 33	69 17	69 03	68 91	68 80	68 71	68 63	68 57
55	72 13	71 87	71 64	71 43	71 24	71 07	70 92	70 78	70 67	70 57	70 49	70 42
56	74 19	73 91	73 76	73 43	73 23	73 05	72 88	72 74	72 62	72 51	72 42	72 35
57	76 35	76 06	75 79	75 54	75 32	75 12	74 95	74 80	74 68	74 55	74 45	74 37
58	78 64	78 33	78 03	77 77	77 53	77 32	77 13	76 97	76 82	76 70	76 59	76 50
59	81 06	80 72	80 40	80 12	79 86	79 63	79 43	79 25	79 09	78 96	78 84	78 75
60	83 63	83 28	82 92	82 61	82 34	82 09	81 87	81 67	81 50	81 36	81 23	81 13
61	86 34	85 95	85 58	85 25	84 95	84 68	84 44	84 23	84 05	83 89	83 75	83 64
62	89 23	88 80	88 41	88 05	87 73	87 44	87 18	86 95	86 75	86 58	86 43	86 31
63	92 30	91 84	91 42	91 03	90 68	90 37	90 09	89 84	89 62	89 43	89 27	89 14
64	96 58	96 08	95 63	95 21	94 83	94 49	94 19	93 92	93 68	93 48	93 30	93 15
65	99 08	98 55	98 06	97 61	97 20	96 83	96 50	96 21	95 95	95 73	95 53	95 37
66	102 33	102 25	101 72	101 24	100 79	100 39	100 04	99 72	99 44	99 19	98 99	98 81
67	106 33	106 21	105 64	105 12	104 64	104 21	103 82	103 47	103 17	102 90	102 67	102 48
68	111 11	110 44	109 89	109 28	108 75	108 28	107 85	107 48	107 15	106 86	106 61	106 40
69	116 69	114 98	114 31	113 70	113 15	112 64	112 18	111 77	111 41	111 10	110 82	110 59
70	120 58	119 81	119 10	118 44	117 84	117 29	116 79	116 35	115 96	115 61	115 32	115 08

15-Premiums Life Instalment Bond (Participating). Yearly Premiums for \$1,000, Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

Age.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.												
	10	11	12	13	14	15	16	17	18	19	20	21	22
21	831 06	830 98	830 80	830 67	830 54	830 42	830 28	830 15	830 02	829 89	829 76	829 63	829 50
22	81 54	81 40	81 27	81 14	81 00	80 87	80 73	80 60	80 47	80 33	80 20	80 07	79 94
23	82 07	81 92	81 79	81 65	81 51	81 37	81 24	81 10	80 96	80 83	80 69	80 55	80 42
24	82 59	82 45	82 31	82 16	82 02	81 88	81 74	81 59	81 45	81 31	81 17	81 03	80 90
25	83 16	83 01	82 86	82 71	82 57	82 42	82 27	82 13	81 98	81 84	81 69	81 55	81 41
26	83 74	83 59	83 44	83 28	83 13	82 98	82 83	82 68	82 53	82 38	82 23	82 08	81 93
27	84 86	84 20	84 04	83 88	83 72	83 57	83 41	83 25	83 10	82 94	82 79	82 64	82 49
28	84 99	84 83	84 66	84 50	84 34	84 17	84 01	83 85	83 69	83 53	83 37	83 21	83 06
29	85 67	85 50	85 33	85 16	84 99	84 82	84 65	84 49	84 32	84 15	83 99	83 83	83 67
30	86 37	86 19	86 02	85 84	85 67	85 49	85 32	85 14	84 97	84 80	84 63	84 46	84 29
31	87 10	86 92	86 74	86 56	86 37	86 19	86 01	85 83	85 65	85 47	85 30	85 12	84 95
32	87 87	87 68	87 49	87 30	87 11	86 93	86 74	86 55	86 36	86 18	86 00	85 81	85 63
33	88 68	88 48	88 29	88 10	87 90	87 70	87 51	87 32	87 12	86 93	86 74	86 55	86 36
34	89 52	89 31	89 11	88 91	88 71	88 51	88 30	88 10	87 90	87 70	87 50	87 30	87 11
35	40 40	40 19	39 98	39 77	39 56	39 35	39 14	88 93	88 72	88 52	88 31	88 10	87 90
36	41 32	41 11	40 89	40 67	40 46	40 24	40 02	39 80	39 58	39 37	39 15	38 94	38 73
37	42 29	42 07	41 85	41 62	41 40	41 17	40 94	40 72	40 49	40 27	40 04	39 82	39 60
38	43 31	43 08	42 85	42 62	42 38	42 15	41 92	41 68	41 45	41 21	40 98	40 75	40 52
39	44 37	44 14	43 90	43 66	43 42	43 18	42 94	42 69	42 45	42 20	41 96	41 72	41 48
40	45 50	45 26	45 02	44 77	44 52	44 27	44 02	43 76	43 51	43 26	43 00	42 75	42 50
41	46 67	46 43	46 17	45 92	45 66	45 40	45 14	44 88	44 61	44 35	44 09	43 83	43 56
42	47 91	47 65	47 39	47 13	46 87	46 60	46 33	46 06	45 78	45 51	45 23	44 96	44 69
43	49 21	48 95	48 68	48 41	48 14	47 86	47 58	47 30	47 01	46 73	46 44	46 16	45 87
44	50 59	50 32	50 04	49 76	49 48	49 19	48 91	48 61	48 32	48 02	47 73	47 43	47 14
45	52 03	51 75	51 47	51 18	50 89	50 60	50 30	50 00	49 69	49 39	49 08	48 77	48 46
46	53 55	53 27	52 98	52 68	52 38	52 08	51 77	51 46	51 14	50 83	50 51	50 19	49 87
47	55 15	54 86	54 57	54 26	53 96	53 64	53 32	53 00	52 67	52 35	52 02	51 68	51 35
48	56 86	56 56	56 26	55 95	55 63	55 31	54 98	54 65	54 31	53 97	53 62	53 28	52 93
49	58 65	58 34	58 08	57 71	57 39	57 05	56 72	56 37	56 02	55 67	55 31	54 95	54 59
50	60 54	60 23	59 91	59 58	59 25	58 91	58 56	58 20	57 84	57 48	57 11	56 74	56 36
51	62 53	62 21	61 88	61 55	61 20	60 85	60 49	60 13	59 76	59 38	59 00	58 61	58 23
52	64 65	64 32	63 99	63 64	63 29	62 93	62 56	62 18	61 80	61 41	61 01	60 61	60 21
53	66 88	66 54	66 20	65 85	65 48	65 11	64 73	64 34	63 95	63 55	63 14	62 72	62 30
54	69 24	68 90	68 55	68 18	67 81	67 43	67 04	66 64	66 23	65 82	65 39	64 96	64 53
55	71 75	71 40	71 04	70 68	70 28	69 89	69 49	69 08	68 66	68 23	67 79	67 35	66 90
56	74 42	74 06	73 69	73 31	72 91	72 51	72 10	71 67	71 24	70 80	70 35	69 89	69 42
57	77 26	76 89	76 51	76 12	75 72	75 30	74 88	74 44	73 99	73 54	73 07	72 59	72 11
58	80 27	79 89	79 50	79 10	78 68	78 26	77 82	77 37	76 91	76 44	75 96	75 47	74 96
59	83 49	83 10	82 70	82 29	81 87	81 43	80 98	80 51	80 04	79 55	79 05	78 55	78 03
60	86 98	86 53	86 12	85 70	85 26	84 81	84 36	83 87	83 38	82 88	82 36	81 84	81 30
61	90 62	90 21	89 79	89 35	88 90	88 43	87 95	87 47	86 96	86 44	85 91	85 36	84 81
62	94 56	94 14	93 71	93 26	92 80	92 32	91 82	91 32	90 79	90 23	89 71	89 14	88 57
63	98 80	98 37	97 92	97 46	96 98	96 48	95 97	95 45	94 91	94 35	93 78	93 20	92 60
64	103 35	102 90	102 44	101 96	101 47	100 96	100 44	99 89	99 33	98 76	98 17	97 56	96 94
65	108 24	107 78	107 30	106 81	106 30	105 78	105 23	104 67	104 09	103 50	102 88	102 25	101 61
66	113 51	113 03	112 54	112 03	111 50	110 96	110 39	109 81	109 21	108 60	107 96	107 30	106 63
67	119 19	118 69	118 19	117 66	117 11	116 55	115 97	115 36	114 74	114 10	113 44	112 76	112 06
68	125 31	124 80	124 27	123 73	123 16	122 57	121 97	121 34	120 70	120 03	119 34	118 63	117 90
69	131 92	131 39	130 85	130 28	129 69	129 08	128 45	127 80	127 13	126 43	125 72	124 98	124 22
70	139 06	138 51	137 94	137 35	136 74	136 10	135 45	134 77	134 07	133 35	132 60	131 83	131 04

15-Premiums Life Continuous Instalment Bonds (Participating).
Premiums for \$1,000, payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.														
	23	24	25	26	27	28	29	30	31	32	33	34	35	
21	829 38	829 26	829 12	829 00	828 87	828 75	828 63	828 51	828 39	828 27	828 15	828 04	827 92	
22	29 81	29 68	29 55	29 42	29 30	29 17	29 05	28 92	28 80	28 68	28 56	28 45	28 33	
23	90 29	90 15	90 02	89 89	89 76	89 63	89 51	89 38	89 26	89 13	89 01	88 90	88 78	
24	90 76	90 62	90 49	90 36	90 22	90 09	89 96	89 83	89 71	89 58	89 46	89 34	89 22	
25	31 27	31 13	30 99	30 86	30 72	30 58	30 45	30 32	30 19	30 06	29 94	29 81	29 70	
26	31 79	31 65	31 50	31 36	31 22	31 09	30 95	30 82	30 68	30 55	30 43	30 30	30 18	
27	32 34	32 19	32 04	31 90	31 75	31 61	31 47	31 34	31 20	31 07	30 94	30 81	30 69	
28	32 90	32 75	32 60	32 45	32 30	32 16	32 01	31 87	31 73	31 60	31 47	31 34	31 21	
29	33 51	33 35	33 19	33 04	32 89	32 74	32 59	32 44	32 30	32 16	32 03	31 89	31 76	
30	34 18	33 96	33 80	33 64	33 49	33 33	33 18	33 03	32 88	32 74	32 60	32 46	32 33	
31	34 78	34 61	34 44	34 27	34 11	33 95	33 79	33 64	33 49	33 34	33 20	33 06	32 92	
32	35 46	35 28	35 11	34 94	34 77	34 60	34 44	34 28	34 12	33 97	33 82	33 67	33 53	
33	36 18	35 99	35 81	35 64	35 46	35 29	35 12	34 95	34 79	34 63	34 48	34 33	34 18	
34	36 92	36 73	36 54	36 35	36 17	35 99	35 82	35 65	35 48	35 31	35 15	35 00	34 85	
35	37 70	37 50	37 31	37 11	36 92	36 74	36 56	36 38	36 20	36 03	35 86	35 71	35 55	
36	38 52	38 31	38 11	37 91	37 71	37 52	37 32	37 14	36 96	36 78	36 61	36 44	36 28	
37	39 88	39 16	38 95	38 74	38 54	38 33	38 13	37 94	37 75	37 57	37 39	37 21	37 04	
38	40 29	40 06	39 84	39 62	39 41	39 19	38 99	38 78	38 58	38 39	38 20	38 02	37 84	
39	41 24	41 01	40 77	40 54	40 32	40 10	39 88	39 67	39 46	39 26	39 06	38 87	38 69	
40	42 25	42 01	41 76	41 52	41 29	41 06	40 83	40 61	40 39	40 18	39 97	39 77	39 58	
41	43 30	43 05	42 79	42 54	42 30	42 05	41 81	41 58	41 35	41 13	40 92	40 71	40 50	
42	44 42	44 15	43 88	43 62	43 36	43 11	42 86	42 61	42 37	42 14	41 91	41 69	41 48	
43	45 59	45 31	45 03	44 76	44 49	44 22	43 96	43 70	43 45	43 20	42 96	42 73	42 51	
44	46 84	46 55	46 26	45 97	45 68	45 40	45 13	44 86	44 59	44 33	44 08	43 84	43 60	
45	48 15	47 85	47 54	47 24	46 94	46 65	46 36	46 08	45 80	45 52	45 26	45 00	44 75	
46	49 54	49 22	48 91	48 59	48 28	47 97	47 66	47 37	47 07	46 78	46 51	46 23	45 97	
47	51 01	50 68	50 35	50 02	49 69	49 36	49 04	48 78	48 42	48 12	47 82	47 54	47 26	
48	52 58	52 23	51 89	51 54	51 20	50 86	50 52	50 19	49 86	49 55	49 23	48 93	48 64	
49	54 23	53 87	53 51	53 14	52 78	52 43	52 07	51 73	51 38	51 05	50 72	50 40	50 09	
50	55 98	55 61	55 23	54 85	54 47	54 10	53 73	53 36	53 00	52 65	52 30	51 96	51 63	
51	57 83	57 44	57 04	56 65	56 25	55 86	55 47	55 09	54 70	54 33	53 96	53 61	53 26	
52	59 80	59 39	58 98	58 57	58 15	57 74	57 34	56 93	56 53	56 14	55 75	55 37	55 00	
53	61 88	61 45	61 02	60 59	60 16	59 73	59 30	58 88	58 46	58 04	57 63	57 23	56 84	
54	64 09	63 64	63 20	62 75	62 30	61 85	61 40	60 95	60 51	60 07	59 63	59 22	58 80	
55	66 44	65 98	65 51	65 04	64 57	64 10	63 63	63 17	62 70	62 24	61 78	61 34	60 90	
56	68 95	68 47	67 98	67 49	67 00	66 51	66 02	65 53	65 04	64 55	64 07	63 60	63 14	
57	71 62	71 12	70 62	70 11	69 60	69 08	68 57	68 05	67 54	67 03	66 52	66 02	65 53	
58	74 48	73 94	73 41	72 89	72 35	71 81	71 27	70 73	70 19	69 66	69 12	68 60	68 08	
59	77 50	76 96	76 41	75 86	75 31	74 74	74 18	73 61	73 05	72 48	71 92	71 36	70 81	
60	80 75	80 19	79 63	79 05	78 47	77 88	77 29	76 70	76 10	75 51	74 92	74 33	73 75	
61	84 24	83 66	83 07	82 47	81 86	81 25	80 63	80 01	79 38	78 76	78 14	77 52	76 90	
62	87 98	87 37	86 76	86 13	85 50	84 86	84 21	83 56	82 90	82 25	81 59	80 94	80 29	
63	91 99	91 36	90 72	90 07	89 41	88 74	88 06	87 38	86 69	86 00	85 31	84 62	83 94	
64	96 30	95 65	94 98	94 30	93 62	92 92	92 21	91 49	90 77	90 04	89 32	88 59	87 87	
65	100 94	100 26	99 57	98 87	98 14	97 41	96 67	95 92	95 16	94 40	93 63	92 87	92 10	
66	105 94	105 24	104 51	103 78	103 02	102 26	101 48	100 69	99 90	99 09	98 29	97 48	96 67	
67	111 84	110 60	109 85	109 08	108 28	107 49	106 67	105 85	105 01	104 17	103 32	102 46	101 61	
68	117 16	116 39	115 60	114 79	113 97	113 13	112 28	111 41	110 53	109 64	108 74	107 84	106 94	
69	123 44	122 63	121 81	120 97	120 11	119 23	118 33	117 42	116 49	115 56	114 61	113 66	112 70	
70	130 22	129 38	128 52	127 64	126 74	125 81	124 87	123 91	122 94	121 95	120 95	119 95	118 94	

15-Premiums Life Continuous Instalment Bonds (Participating). Premiums for \$1,000. Payable in Yearly Instalments of \$60 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.													
Age	36	37	38	39	40	41	42	43	44	45	46	47	48
21	27 81	27 71	27 60	27 50	27 40	27 31	27 22	27 13	27 04	26 95	26 85	26 82	26 76
22	28 22	28 11	28 01	27 90	27 80	27 71	27 62	27 53	27 44	27 35	27 28	27 21	27 14
23	28 67	28 56	28 45	28 35	28 25	28 15	28 05	27 96	27 88	27 80	27 72	27 65	27 58
24	29 11	29 00	28 89	28 78	28 68	28 58	28 49	28 39	28 31	28 23	28 15	28 07	28 00
25	29 58	29 46	29 35	29 25	29 14	29 04	28 95	28 86	28 77	28 68	28 60	28 53	28 46
26	30 04	29 95	29 85	29 72	29 62	29 52	29 42	29 33	29 24	29 15	29 07	28 99	28 93
27	30 51	30 45	30 33	30 22	30 12	30 01	29 91	29 82	29 73	29 64	29 56	29 49	29 41
28	31 08	30 96	30 85	30 73	30 62	30 52	30 42	30 32	30 23	30 14	30 06	29 98	29 91
29	31 63	31 51	31 39	31 28	31 17	31 06	30 95	30 86	30 76	30 67	30 59	30 51	30 44
30	32 20	32 07	31 95	31 83	31 72	31 61	31 50	31 40	31 31	31 22	31 13	31 05	30 98
31	32 79	32 66	32 53	32 41	32 29	32 18	32 07	31 97	31 87	31 78	31 69	31 61	31 53
32	33 40	33 26	33 13	33 01	32 89	32 78	32 67	32 56	32 46	32 37	32 28	32 19	32 12
33	34 04	33 90	33 77	33 64	33 52	33 40	33 29	33 18	33 08	32 98	32 89	32 81	32 73
34	34 70	34 56	34 42	34 29	34 16	34 04	33 93	33 82	33 71	33 61	33 52	33 43	33 35
35	35 40	35 25	35 11	34 97	34 84	34 72	34 60	34 48	34 37	34 27	34 18	34 09	34 00
36	36 12	35 97	35 82	35 68	35 54	35 41	35 29	35 17	35 06	34 96	34 86	34 77	34 68
37	36 88	36 72	36 57	36 42	36 28	36 15	36 02	35 50	35 38	35 28	35 18	35 09	35 00
38	37 67	37 51	37 35	37 20	37 05	36 91	36 78	36 65	36 53	36 42	36 32	36 22	36 13
39	38 51	38 34	38 17	38 01	37 86	37 71	37 58	37 44	37 32	37 20	37 10	37 00	36 50
40	39 39	39 21	39 04	38 87	38 71	38 56	38 42	38 28	38 15	38 03	37 92	37 81	37 71
41	40 31	40 12	39 93	39 76	39 59	39 44	39 29	39 14	39 01	38 89	38 78	38 66	38 56
42	41 27	41 07	40 88	40 70	40 52	40 36	40 20	40 05	39 91	39 78	39 66	39 54	39 43
43	42 29	42 08	41 88	41 69	41 50	41 33	41 16	41 01	40 86	40 72	40 59	40 47	40 35
44	43 37	43 15	42 94	42 74	42 54	42 36	42 19	42 02	41 86	41 72	41 58	41 45	41 33
45	44 51	44 28	44 05	43 84	43 64	43 44	43 26	43 08	42 92	42 76	42 62	42 48	42 36
46	45 71	45 47	45 23	45 01	44 79	44 58	44 39	44 20	44 03	43 87	43 71	43 57	43 44
47	46 99	46 73	46 48	46 24	46 01	45 79	45 58	45 38	45 20	45 03	44 86	44 71	44 57
48	48 35	48 07	47 81	47 55	47 31	47 08	46 86	46 65	46 45	46 27	46 10	45 94	45 79
49	49 78	49 49	49 21	48 94	48 68	48 43	48 20	47 97	47 76	47 57	47 39	47 22	47 06
50	51 31	51 00	50 70	50 41	50 13	49 87	49 62	49 38	49 16	48 95	48 75	48 57	48 41
51	52 92	52 59	52 27	51 97	51 67	51 39	51 12	50 87	50 63	50 41	50 20	50 00	49 82
52	54 64	54 29	53 95	53 63	53 31	53 01	52 73	52 46	52 21	51 97	51 74	51 53	51 34
53	56 46	56 09	55 73	55 38	55 05	54 73	54 43	54 14	53 86	53 61	53 37	53 14	52 94
54	58 40	58 00	57 62	57 25	56 90	56 56	56 23	55 92	55 63	55 36	55 19	54 86	54 64
55	60 47	60 06	59 64	59 25	58 87	58 51	58 16	57 83	57 52	57 22	56 95	56 69	56 45
56	62 68	62 24	61 80	61 39	60 98	60 59	60 22	59 87	59 53	59 23	58 92	58 64	58 38
57	65 06	64 58	64 12	63 67	63 24	62 83	62 43	62 05	61 69	61 35	61 03	60 73	60 45
58	67 57	67 07	66 58	66 10	65 64	65 20	64 78	64 37	63 98	63 62	63 27	62 95	62 65
59	70 27	69 74	69 22	68 72	68 23	67 76	67 30	66 87	66 45	66 05	65 69	65 34	65 02
60	73 18	72 61	72 06	71 52	71 00	70 50	70 01	69 54	69 10	68 68	68 28	67 90	67 55
61	76 30	75 70	75 11	74 54	73 99	73 45	72 96	72 43	71 95	71 49	71 06	70 66	70 28
62	79 55	79 02	78 39	77 79	77 19	76 62	76 06	75 52	75 01	74 52	74 06	73 62	73 21
63	83 26	82 59	81 93	81 28	80 64	80 03	79 43	78 86	78 31	77 78	77 28	76 81	76 37
64	87 15	86 43	85 78	85 04	84 37	83 71	83 07	82 46	81 87	81 30	80 76	80 24	79 73
65	91 34	90 59	89 84	89 11	88 39	87 69	87 05	86 35	85 71	85 16	84 52	83 97	83 46
66	95 57	95 03	94 27	93 49	92 73	91 98	91 25	90 54	89 85	89 21	88 58	87 99	87 43
67	100 76	99 91	99 07	98 24	97 42	96 62	95 84	95 08	94 36	93 65	92 97	92 34	91 73
68	106 04	105 14	104 24	103 36	102 49	101 64	100 80	99 99	99 21	98 45	97 72	97 04	96 38
69	111 75	110 79	109 85	108 90	107 98	107 07	106 17	105 30	104 46	103 65	102 86	102 12	101 41
70	117 33	116 31	115 30	114 30	113 31	112 33	111 39	110 51	109 66	108 83	108 03	107 26	106 57

15-Premiums Life Continuous Instalment Bond (Participating). Premiums for \$1,000, Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.											
	40	50	51	52	53	54	55	56	57	58	59	60
21	\$26 69	\$26 68	\$26 57	\$26 52	\$26 48	\$26 44	\$26 40	\$26 37	\$26 34	\$26 31	\$26 29	\$26 27
22	27 18	27 02	26 97	26 92	26 87	26 88	26 79	26 76	26 73	26 70	26 68	26 66
23	27 51	27 45	27 40	27 35	27 30	27 26	27 22	27 19	27 16	27 13	27 11	27 09
24	27 94	27 88	27 82	27 77	27 73	27 68	27 65	27 61	27 58	27 56	27 53	27 51
25	28 29	28 23	28 28	28 23	28 18	28 14	28 10	28 06	28 08	28 01	27 98	27 96
26	28 96	28 80	28 74	28 69	28 64	28 60	28 56	28 52	28 49	28 47	28 44	28 42
27	29 35	29 28	29 23	29 17	29 12	29 08	29 04	29 01	28 98	28 95	28 93	28 91
28	29 84	29 78	29 72	29 67	29 62	29 57	29 53	29 50	29 47	29 44	29 42	29 40
29	30 37	30 30	30 24	30 19	30 14	30 10	30 06	30 02	29 99	29 96	29 94	29 92
30	30 91	30 84	30 78	30 73	30 68	30 63	30 59	30 55	30 52	30 49	30 47	30 45
31	31 45	31 40	31 34	31 28	31 23	31 18	31 14	31 11	31 07	31 04	31 02	31 00
32	32 04	31 98	31 91	31 86	31 80	31 76	31 71	31 68	31 65	31 62	31 59	31 57
33	32 55	32 58	32 52	32 46	32 41	32 36	32 32	32 29	32 25	32 22	32 19	32 17
34	33 27	33 20	33 14	33 08	33 03	32 98	32 93	32 89	32 86	32 83	32 80	32 78
35	33 98	33 85	33 79	33 73	33 67	33 62	33 58	33 54	33 50	33 47	33 45	33 43
36	34 50	34 53	34 46	34 40	34 34	34 29	34 24	34 20	34 17	34 14	34 11	34 09
37	35 30	35 23	35 16	35 09	35 04	34 98	34 91	34 88	34 85	34 83	34 80	34 78
38	36 04	35 96	35 89	35 83	35 77	35 71	35 66	35 62	35 58	35 55	35 52	35 50
39	36 51	36 73	36 65	36 59	36 53	36 47	36 42	36 38	36 34	36 30	36 28	36 26
40	37 62	37 54	37 46	37 39	37 33	37 27	37 22	37 17	37 13	37 10	37 07	37 04
41	38 46	38 37	38 29	38 22	38 15	38 09	38 04	38 00	37 95	37 91	37 88	37 86
42	39 38	39 24	39 16	39 08	39 01	38 95	38 90	38 85	38 81	38 77	38 74	38 71
43	40 25	40 16	40 07	39 99	39 92	39 85	39 80	39 75	39 70	39 66	39 63	39 60
44	41 23	41 13	41 03	40 95	40 88	40 81	40 75	40 70	40 65	40 61	40 58	40 55
45	42 24	42 14	42 04	41 96	41 88	41 81	41 74	41 69	41 64	41 60	41 56	41 53
46	43 32	43 21	43 10	43 01	42 93	42 86	42 79	42 73	42 68	42 64	42 60	42 57
47	44 45	44 33	44 22	44 12	44 04	43 96	43 89	43 83	43 77	43 73	43 69	43 66
48	45 45	45 33	45 21	45 11	45 02	44 94	44 86	44 80	44 74	44 69	44 64	44 61
49	46 41	46 78	46 66	46 55	46 45	46 35	46 26	46 21	46 15	46 10	46 05	46 02
50	48 25	48 11	47 98	47 86	47 76	47 66	47 58	47 50	47 44	47 38	47 34	47 30
51	49 56	49 51	49 37	49 24	49 13	49 03	48 94	48 85	48 79	48 73	48 68	48 64
52	51 16	51 00	50 85	50 72	50 59	50 49	50 39	50 30	50 23	50 17	50 11	50 07
53	52 75	52 57	52 41	52 27	52 14	52 02	51 92	51 82	51 75	51 68	51 62	51 57
54	54 43	54 24	54 07	53 91	53 77	53 65	53 54	53 44	53 35	53 28	53 22	53 16
55	56 23	56 02	55 84	55 67	55 52	55 38	55 26	55 16	55 06	54 98	54 91	54 86
56	58 14	57 92	57 73	57 54	57 38	57 23	57 10	56 99	56 89	56 80	56 73	56 66
57	60 20	59 96	59 74	59 55	59 37	59 21	59 07	58 94	58 81	58 74	58 66	58 59
58	62 37	62 12	61 88	61 67	61 49	61 31	61 15	61 02	60 90	60 80	60 71	60 63
59	64 72	64 44	64 18	63 96	63 75	63 55	63 39	63 24	63 12	63 00	62 91	62 83
60	67 23	66 98	66 65	66 40	66 18	65 97	65 79	65 63	65 49	65 37	65 26	65 17
61	69 43	69 50	69 31	69 03	68 79	68 55	68 37	68 19	68 04	67 90	67 79	67 69
62	72 83	72 48	72 16	71 86	71 59	71 35	71 13	70 94	70 78	70 63	70 50	70 40
63	75 96	75 58	75 23	74 90	74 61	74 35	74 11	73 90	73 72	73 56	73 42	73 31
64	79 23	78 92	78 54	78 18	77 87	77 58	77 32	77 09	76 89	76 72	76 57	76 44
65	82 97	82 52	82 11	81 73	81 38	81 07	80 78	80 53	80 31	80 12	79 96	79 82
66	86 91	86 42	85 97	85 55	85 17	84 83	84 52	84 25	84 01	83 79	83 61	83 46
67	91 17	90 68	90 14	89 69	89 28	88 90	88 55	88 26	88 00	87 77	87 57	87 40
68	95 77	95 19	94 66	94 16	93 71	93 30	92 94	92 61	92 32	92 06	91 84	91 65
69	100 75	100 12	99 54	99 01	98 52	98 07	97 67	97 30	96 98	96 71	96 46	96 26
70	106 14	105 45	104 84	104 25	103 72	103 23	102 78	102 39	102 04	101 73	101 46	101 24

20-Premiums Life Continuous Instalment Bonds (Participating). Yearly Premiums for \$1,000, Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

Age.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.												
	10	11	12	13	14	15	16	17	18	19	20	21	22
21	25 73	25 62	25 52	25 41	25 30	25 19	25 08	24 98	24 86	24 75	24 64	24 53	24 42
22	26 16	26 04	25 93	25 82	25 70	25 59	25 47	25 36	25 26	25 14	25 02	24 92	24 81
23	26 59	26 47	26 36	26 24	26 12	26 00	25 89	25 77	25 65	25 54	25 42	25 31	25 21
24	27 04	26 92	26 80	26 68	26 56	26 44	26 32	26 20	26 08	25 96	25 85	25 73	25 62
25	27 51	27 40	27 28	27 15	27 03	26 91	26 78	26 66	26 54	26 42	26 29	26 17	26 06
26	28 02	27 89	27 77	27 63	27 50	27 38	27 25	27 12	27 00	26 87	26 74	26 62	26 49
27	28 54	28 41	28 27	28 14	28 00	27 87	27 73	27 60	27 47	27 35	27 21	27 08	26 96
28	29 09	28 96	28 81	28 68	28 54	28 40	28 26	28 13	28 00	27 85	27 72	27 58	27 46
29	29 65	29 51	29 37	29 23	29 09	28 94	28 80	28 65	28 52	28 37	28 23	28 10	27 97
30	30 24	30 10	29 96	29 80	29 66	29 51	29 37	29 21	29 07	28 92	28 78	28 63	28 50
31	30 88	30 74	30 58	30 42	30 27	30 12	29 97	29 81	29 67	29 51	29 36	29 21	29 07
32	31 55	31 38	31 23	31 07	30 91	30 75	30 59	30 43	30 28	30 12	29 96	29 81	29 67
33	32 24	32 07	31 90	31 75	31 58	31 41	31 24	31 09	30 92	30 76	30 59	30 44	30 28
34	32 96	32 79	32 63	32 45	32 28	32 11	31 94	31 77	31 59	31 42	31 25	31 09	30 93
35	33 73	33 56	33 38	33 21	33 03	32 85	32 67	32 49	32 32	32 14	31 96	31 79	31 63
36	34 55	34 35	34 17	33 99	33 80	33 62	33 44	33 26	33 07	32 89	32 71	32 51	32 35
37	35 38	35 20	35 01	34 82	34 64	34 45	34 26	34 06	33 87	33 68	33 49	33 29	33 12
38	36 24	36 09	35 89	35 68	35 50	35 31	35 10	34 90	34 71	34 50	34 31	34 11	33 91
39	37 22	37 03	36 83	36 62	36 42	36 22	36 01	35 80	35 59	35 38	35 18	34 98	34 78
40	38 22	38 02	37 82	37 60	37 40	37 18	36 96	36 75	36 53	36 31	36 10	35 88	35 68
41	39 28	39 06	38 85	38 63	38 41	38 19	37 97	37 74	37 53	37 29	37 07	36 85	36 63
42	40 39	40 18	39 95	39 73	39 51	39 28	39 05	38 81	38 58	38 34	38 11	37 88	37 65
43	41 56	41 35	41 12	40 88	40 65	40 41	40 17	39 93	39 69	39 45	39 21	38 96	38 72
44	42 83	42 60	42 36	42 12	41 88	41 64	41 39	41 14	40 89	40 63	40 38	40 13	39 88
45	44 16	43 92	43 68	43 43	43 18	42 92	42 67	42 41	42 16	41 89	41 62	41 36	41 10
46	45 56	45 31	45 07	44 81	44 56	44 29	44 03	43 76	43 49	43 22	42 94	42 67	42 40
47	47 06	46 81	46 56	46 29	46 03	45 77	45 49	45 21	44 93	44 65	44 36	44 07	43 79
48	48 67	48 40	48 14	47 88	47 60	47 32	47 04	46 75	46 46	46 16	45 87	45 57	45 27
49	50 36	50 09	49 82	49 54	49 27	48 98	48 69	48 39	48 08	47 78	47 46	47 15	46 84
50	52 17	51 90	51 62	51 33	51 05	50 76	50 45	50 15	49 83	49 51	49 18	48 86	48 54
51	54 11	53 82	53 53	53 24	52 94	52 63	52 32	52 01	51 68	51 35	51 02	50 68	50 34
52	56 16	55 88	55 58	55 28	54 97	54 66	54 33	54 00	53 66	53 32	52 98	52 62	52 27
53	58 35	58 05	57 75	57 44	57 13	56 81	56 47	56 12	55 77	55 42	55 07	54 70	54 33
54	60 72	60 41	60 10	59 78	59 45	59 11	58 78	58 42	58 06	57 69	57 32	56 94	56 56
55	63 22	62 91	62 59	62 25	61 92	61 57	61 21	60 85	60 48	60 09	59 70	59 31	58 92
56	65 92	65 59	65 27	64 92	64 57	64 21	63 85	63 47	63 08	62 68	62 28	61 88	61 46
57	68 81	68 47	68 14	67 79	67 43	67 06	66 67	66 28	65 88	65 47	65 05	64 63	64 19
58	71 92	71 58	71 23	70 87	70 50	70 11	69 72	69 31	68 90	68 47	68 03	67 59	67 15
59	75 25	74 89	74 53	74 16	73 77	73 38	72 97	72 55	72 12	71 67	71 23	70 76	70 30
60	78 83	78 48	78 11	77 72	77 31	76 91	76 49	76 06	75 61	75 14	74 67	74 19	73 71
61	82 71	82 34	81 94	81 55	81 14	80 71	80 28	79 82	79 35	78 84	78 39	77 88	77 39
62	86 88	86 50	86 09	85 68	85 25	84 80	84 35	83 88	83 40	82 90	82 40	81 87	81 35
63	91 37	90 94	90 56	90 14	89 69	89 23	88 76	88 28	87 77	87 25	86 73	86 17	85 63
64	96 24	95 82	95 39	94 94	94 49	94 01	93 51	93 01	92 49	91 95	91 40	90 82	90 25
65	101 48	101 05	100 61	100 14	99 67	99 16	98 66	98 13	97 58	97 02	96 45	95 85	95 25
66	107 16	106 72	106 25	105 77	105 28	104 76	104 22	103 67	103 11	102 52	101 92	101 29	100 67
67	113 30	112 83	112 35	111 85	111 33	110 79	110 24	109 67	109 07	108 45	107 83	107 18	106 51
68	119 96	119 46	118 96	118 43	117 89	117 33	116 75	116 15	115 53	114 90	114 23	113 55	112 85
69	127 13	126 62	126 09	125 54	124 98	124 39	123 78	123 15	122 50	121 83	121 13	120 42	119 70
70	134 89	134 35	133 80	133 23	132 64	132 03	131 39	130 73	130 05	129 33	128 61	127 87	127 09

20-Premiums Life Continuous Instalment Bonds (Participating). Yearly Premiums for \$1,000, Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age.	23	24	25	26	27	28	29	30	31	32	33	34	35
21	\$24 82	\$24 22	\$24 11	\$24 00	\$23 90	\$23 80	\$23 69	\$23 60	\$23 48	\$23 39	\$23 30	\$23 20	\$23 10
22	24 70	24 60	24 49	24 38	24 27	24 16	24 06	23 95	23 85	23 76	23 65	23 55	23 45
23	25 09	24 98	24 88	24 75	24 65	24 54	24 43	24 33	24 23	24 12	24 02	23 93	23 83
24	25 51	25 39	25 28	25 16	25 05	24 94	24 84	24 73	24 62	24 51	24 42	24 31	24 21
25	26 94	26 82	26 69	26 59	26 47	26 35	26 24	26 13	26 02	24 92	24 82	24 71	24 62
26	26 37	26 25	26 13	26 01	25 91	25 79	25 67	25 56	25 45	25 34	25 23	25 13	25 03
27	26 83	26 71	26 59	26 46	26 34	26 22	26 11	26 00	25 89	25 77	25 66	25 55	25 45
28	27 32	27 20	27 07	26 95	26 83	26 70	26 58	26 46	26 35	26 23	26 12	26 02	25 91
29	27 84	27 71	27 56	27 44	27 31	27 18	27 06	26 94	26 82	26 70	26 59	26 47	26 36
30	28 36	28 23	28 08	27 95	27 82	27 69	27 56	27 44	27 32	27 20	27 08	26 96	26 85
31	28 92	28 78	28 64	28 50	28 37	28 23	28 10	27 96	27 84	27 71	27 59	27 47	27 36
32	29 51	29 37	29 21	29 07	28 93	28 79	28 66	28 51	28 38	28 26	28 13	28 01	27 89
33	30 12	29 97	29 82	29 67	29 52	29 37	29 23	29 10	28 95	28 82	28 69	28 57	28 45
34	30 77	30 61	30 45	30 29	30 14	29 98	29 84	29 70	29 55	29 41	29 28	29 15	29 03
35	31 46	31 29	31 12	30 95	30 80	30 64	30 49	30 33	30 19	30 04	29 90	29 77	29 63
36	32 17	31 99	31 82	31 65	31 49	31 32	31 16	31 01	30 85	30 69	30 55	30 41	30 27
37	32 92	32 74	32 56	32 38	32 22	32 04	31 87	31 71	31 54	31 39	31 24	31 09	30 94
38	33 72	33 53	33 34	33 16	32 98	32 80	32 62	32 45	32 28	32 11	31 96	31 80	31 65
39	34 57	34 37	34 16	33 98	33 79	33 60	33 42	33 24	33 06	32 89	32 72	32 56	32 40
40	35 46	35 26	35 04	34 84	34 65	34 44	34 25	34 06	33 88	33 70	33 53	33 35	33 20
41	36 41	36 19	35 98	35 76	35 55	35 34	35 14	34 93	34 74	34 56	34 37	34 19	34 02
42	37 42	37 19	36 96	36 74	36 52	36 30	36 09	35 88	35 68	35 47	35 28	35 10	34 91
43	38 46	38 24	38 00	37 77	37 53	37 30	37 09	36 87	36 66	36 44	36 24	36 04	35 85
44	39 63	39 37	39 12	38 88	38 64	38 40	38 16	37 93	37 71	37 48	37 26	37 06	36 85
45	40 84	40 56	40 31	40 06	39 79	39 55	39 30	39 05	38 82	38 58	38 35	38 14	37 92
46	42 12	41 84	41 57	41 30	41 03	40 76	40 50	40 25	40 00	39 74	39 50	39 28	39 06
47	43 56	43 21	42 92	42 65	42 36	42 08	41 81	41 53	41 27	41 00	40 75	40 51	40 27
48	44 97	44 67	44 37	44 07	43 76	43 48	43 20	42 91	42 62	42 34	42 08	41 82	41 56
49	46 53	46 22	45 91	45 59	45 28	44 97	44 66	44 36	44 07	43 77	43 49	43 21	42 94
50	48 20	47 88	47 55	47 23	46 91	46 58	46 26	45 93	45 62	45 31	45 01	44 72	44 43
51	50 00	49 66	49 32	48 97	48 62	48 29	47 95	47 60	47 28	46 96	46 63	46 32	46 02
52	51 92	51 56	51 20	50 84	50 48	50 12	49 76	49 40	49 05	48 72	48 37	48 04	47 72
53	53 96	53 59	53 21	52 83	52 45	52 08	51 69	51 32	50 96	50 59	50 23	49 88	49 53
54	56 17	55 78	55 38	54 98	54 59	54 19	53 80	53 40	53 02	52 62	52 25	51 89	51 50
55	58 51	58 10	57 69	57 27	56 85	56 44	56 02	55 60	55 20	54 79	54 38	53 98	53 60
56	61 04	60 61	60 18	59 75	59 32	58 87	58 44	58 00	57 56	57 12	56 70	56 28	55 87
57	63 76	63 31	62 86	62 40	61 95	61 49	61 02	60 57	60 10	59 64	59 19	58 74	58 31
58	66 69	66 22	65 76	65 28	64 80	64 31	63 82	63 33	62 85	62 37	61 89	61 42	60 94
59	69 83	69 33	68 84	68 34	67 83	67 33	66 81	66 30	65 79	65 28	64 77	64 27	63 77
60	73 21	72 71	72 18	71 66	71 13	70 59	70 05	69 51	68 97	68 43	67 89	67 37	66 84
61	76 86	76 33	75 79	75 24	74 68	74 12	73 56	73 00	72 42	71 84	71 28	70 70	70 15
62	80 81	80 24	79 68	79 10	78 53	77 93	77 32	76 74	76 13	75 53	74 92	74 33	73 73
63	85 06	84 47	83 89	83 28	82 67	82 05	81 41	80 79	80 16	79 51	78 87	78 22	77 59
64	89 66	89 05	88 43	87 79	87 15	86 49	85 83	85 16	84 49	83 82	83 13	82 46	81 78
65	94 63	93 99	93 33	92 67	92 00	91 30	90 61	89 90	89 19	88 47	87 75	87 03	86 31
66	100 01	99 34	98 65	97 96	97 25	96 53	95 79	95 04	94 29	93 53	92 78	92 01	91 24
67	106 83	105 12	104 41	103 68	102 92	102 17	101 39	100 59	99 80	99 00	98 19	97 38	96 56
68	112 13	111 40	110 64	109 87	109 08	108 29	107 45	106 62	105 78	104 93	104 07	103 20	102 34
69	118 94	117 17	116 37	115 56	114 72	113 88	113 01	112 13	111 24	110 33	109 42	108 51	108 58
70	126 30	125 50	124 68	123 73	122 91	122 08	121 21	120 33	119 45	118 57	117 61	116 68	115 85

20-Premiums, Life Continuous Instalment Bonds (Participating).
 Yearly Premiums for \$1,000, payable in Yearly Instalments of \$50
 each for Twenty Years, and as much longer as the
 Beneficiary shall survive thereafter.

Age	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.												
	36	37	38	39	40	41	42	43	44	45	46	47	48
21	823	01	822	92	822	83	822	74	822	66	822	59	822
22	23	36	23	28	23	18	23	10	23	01	22	94	22
23	23	73	23	64	23	55	23	46	23	37	23	28	23
24	24	12	24	04	23	84	23	84	23	76	23	67	23
25	24	52	24	42	24	33	24	23	24	15	24	06	23
26	24	92	24	83	24	73	24	65	24	55	24	47	24
27	25	35	25	25	25	16	25	06	24	97	24	88	24
28	25	80	25	70	25	60	25	51	25	42	25	33	25
29	25	25	26	16	26	05	26	95	25	86	25	77	25
30	26	74	26	63	26	52	26	43	26	33	26	24	26
31	27	24	27	14	27	03	26	93	26	84	26	74	26
32	27	77	27	66	27	55	27	45	27	35	27	25	27
33	28	33	28	21	28	09	27	99	27	89	27	79	27
34	28	89	28	77	28	67	28	56	28	45	28	34	28
35	29	50	29	38	29	26	29	15	29	03	28	93	28
36	30	14	30	01	29	89	29	77	29	65	29	54	29
37	30	81	30	68	30	55	30	43	30	31	30	19	30
38	31	50	31	37	31	24	31	11	30	99	30	87	30
39	32	26	32	10	31	97	31	84	31	70	31	58	31
40	33	04	32	88	32	74	32	60	32	46	32	33	32
41	33	85	33	70	33	54	33	40	33	25	33	12	33
42	34	74	34	57	34	41	34	25	34	11	33	96	33
43	35	66	35	48	35	31	35	16	34	99	34	84	34
44	36	66	36	47	36	29	36	12	35	95	35	80	35
45	37	72	37	51	37	32	37	14	36	98	36	79	36
46	38	83	38	62	38	41	38	23	37	86	37	69	37
47	40	03	39	81	39	60	39	39	39	00	38	59	38
48	42	68	42	43	42	19	41	95	41	72	41	51	41
49	44	16	43	88	43	62	43	38	43	14	42	91	42
50	45	72	45	43	45	16	44	89	44	63	44	40	44
51	47	40	47	10	46	80	46	52	46	24	45	98	45
52	49	20	48	87	48	58	48	25	47	95	47	71	47
53	51	14	50	80	50	46	50	14	49	82	49	52	49
54	53	22	52	84	52	48	52	14	51	80	51	48	51
55	55	46	55	07	54	68	54	81	54	95	54	60	54
56	57	88	57	43	57	04	56	64	56	26	56	35	56
57	60	49	60	03	59	60	59	17	58	75	58	57	58
58	63	28	62	79	62	33	61	87	61	43	61	01	61
59	66	31	65	81	65	30	64	81	64	33	63	87	63
60	68	53	68	04	68	50	67	98	67	47	66	98	66
61	73	18	72	54	71	98	71	41	70	86	70	83	70
62	76	86	76	84	75	73	75	13	74	54	73	96	73
63	81	11	80	45	79	79	79	25	78	51	77	90	77
64	85	60	84	90	84	19	83	50	82	82	82	17	81
65	90	48	89	73	88	97	88	24	87	61	86	07	85
66	95	75	94	94	94	14	93	85	92	68	91	25	90
67	101	48	100	61	99	76	98	91	98	07	97	25	96
68	107	66	106	76	105	82	104	92	104	02	103	15	102
69	114	50	113	82	112	41	121	43	119	47	108	53	108
70	121	50	121	82	112	41	121	43	119	47	108	53	108

20-Premiums Life Continuous Instalment Bonds (Participating). Yearly Premiums for \$1,000, payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

Age.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.											
	49	50	51	52	53	54	55	56	57	58	59	60
21	\$22 06	\$22 01	\$21 96	\$21 93	\$21 88	\$21 86	\$21 82	\$21 80	\$21 76	\$21 75	\$21 72	\$21 70
22	22 41	22 36	22 30	22 27	22 23	22 20	22 16	22 14	22 10	22 09	22 06	22 04
23	22 76	22 71	22 67	22 62	22 58	22 55	22 51	22 49	22 46	22 44	22 41	22 40
24	23 13	23 08	23 04	22 99	22 95	22 92	22 88	22 86	22 83	22 81	22 78	22 77
25	23 52	23 46	23 42	23 38	23 33	23 30	23 26	23 24	23 21	23 19	23 16	23 15
26	23 91	23 87	23 82	23 77	23 72	23 69	23 66	23 63	23 60	23 58	23 55	23 54
27	24 31	24 27	24 22	24 17	24 13	24 10	24 06	24 03	24 00	23 98	23 95	23 94
28	24 76	24 70	24 65	24 60	24 56	24 53	24 49	24 46	24 43	24 41	24 38	24 37
29	25 19	25 14	25 09	25 04	24 99	24 95	24 92	24 89	24 86	24 84	24 81	24 80
30	25 65	25 59	25 54	25 49	25 44	25 41	25 37	25 35	25 31	25 29	25 26	25 25
31	26 13	26 08	26 02	25 97	25 94	25 90	25 86	25 83	25 79	25 77	25 76	25 73
32	26 63	26 57	26 52	26 47	26 43	26 39	26 35	26 32	26 29	26 27	26 25	26 22
33	27 15	27 09	27 04	26 98	26 95	26 90	26 86	26 83	26 80	26 78	26 76	26 73
34	27 69	27 63	27 57	27 53	27 48	27 44	27 39	27 37	27 33	27 31	27 29	27 26
35	28 27	28 19	28 15	28 09	28 04	28 00	27 97	27 93	27 89	27 87	27 85	27 82
36	28 86	28 79	28 74	28 68	28 63	28 58	28 55	28 51	28 49	28 45	28 43	28 41
37	29 48	29 41	29 36	29 30	29 25	29 20	29 16	29 12	29 10	29 06	29 04	29 02
38	30 12	30 05	29 99	29 94	29 88	29 83	29 80	29 76	29 73	29 70	29 68	29 65
39	30 80	30 74	30 67	30 61	30 56	30 52	30 47	30 43	30 40	30 37	30 35	30 32
40	31 53	31 46	31 40	31 32	31 28	31 23	31 18	31 14	31 11	31 07	31 05	31 02
41	32 28	32 21	32 14	32 08	32 02	31 97	31 92	31 87	31 84	31 81	31 78	31 75
42	33 09	33 00	32 93	32 87	32 81	32 75	32 70	32 67	32 63	32 59	32 57	32 55
43	33 92	33 84	33 76	33 69	33 63	33 57	33 52	33 49	33 44	33 40	33 38	33 36
44	34 83	34 74	34 66	34 59	34 53	34 47	34 41	34 36	34 32	34 29	34 25	34 23
45	35 77	35 68	35 59	35 52	35 45	35 39	35 33	35 28	35 24	35 21	35 17	35 15
46	36 77	36 67	36 59	36 50	36 43	36 36	36 31	36 25	36 22	36 17	36 13	36 11
47	37 85	37 74	37 64	37 56	37 49	37 41	37 35	37 29	37 25	37 21	37 17	37 14
48	38 98	38 88	38 77	38 68	38 60	38 53	38 47	38 41	38 35	38 31	38 28	38 24
49	40 19	40 07	39 97	39 87	39 79	39 70	39 63	39 57	39 52	39 47	39 43	39 40
50	41 49	41 37	41 25	41 15	41 06	40 98	40 89	40 83	40 77	40 73	40 68	40 64
51	42 88	42 74	42 62	42 50	42 41	42 31	42 24	42 17	42 11	42 05	42 00	41 96
52	44 35	44 20	44 07	43 96	43 86	43 75	43 66	43 59	43 52	43 47	43 41	43 38
53	45 93	45 78	45 63	45 50	45 39	45 29	45 19	45 11	45 03	44 97	44 93	44 88
54	47 64	47 47	47 32	47 18	47 05	46 94	46 84	46 75	46 68	46 61	46 55	46 50
55	49 45	49 27	49 10	48 96	48 81	48 69	48 58	48 49	48 40	48 33	48 27	48 21
56	51 42	51 22	51 04	50 87	50 72	50 59	50 47	50 36	50 28	50 20	50 12	50 08
57	53 53	53 31	53 11	52 93	52 77	52 62	52 50	52 38	52 29	52 20	52 12	52 06
58	55 81	55 57	55 36	55 16	54 99	54 82	54 69	54 56	54 45	54 36	54 28	54 21
59	58 25	57 99	57 76	57 55	57 36	57 18	57 02	56 89	56 77	56 67	56 58	56 51
60	60 89	60 62	60 36	60 13	59 93	59 73	59 57	59 41	59 29	59 17	59 07	58 99
61	63 75	63 45	63 18	62 92	62 70	62 48	62 30	62 13	61 99	61 87	61 76	61 66
62	66 84	66 52	66 20	65 93	65 69	65 46	65 26	65 08	64 92	64 78	64 67	64 56
63	70 18	69 82	69 50	69 20	68 92	68 67	68 45	68 25	68 08	67 93	67 81	67 69
64	73 81	73 41	73 06	72 73	72 43	72 15	71 91	71 70	71 51	71 34	71 19	71 07
65	77 73	77 30	76 92	76 56	76 22	75 92	75 66	75 42	75 21	75 02	74 86	74 73
66	82 00	81 53	81 10	80 70	80 34	80 02	79 72	79 46	79 23	79 02	78 86	78 70
67	86 51	86 10	85 63	85 20	84 80	84 44	84 12	83 83	83 58	83 35	83 16	82 99
68	91 62	91 07	90 56	90 08	89 64	89 25	88 89	88 58	88 29	88 05	87 83	87 65
69	97 04	96 44	95 88	95 36	94 88	94 45	94 06	93 70	93 39	93 12	92 89	92 68
70	102 98	102 27	101 65	101 08	100 56	100 08	99 65	99 27	98 92	98 62	98 35	98 15

Twenty Annual Premium Rates Continuous Instalment Endowment Bonds of \$1,000, payable in annual instalments of \$50 each for twenty years, and as much longer as the Beneficiary shall survive; should the Insured live to the end of the 20-Year Endowment Period, then twenty annual instalments of \$50 each shall be paid to the Insured (or the Beneficiary), and as much longer thereafter as either the Insured or the Beneficiary shall survive, there shall be paid \$50 per annum to either one surviving the other.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.															
Age.	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
21	49 94	49 73	49 51	49 29	49 07	48 85	48 61	48 38	48 15	47 92	47 69	47 46	47 23	47 00	46 77
22	49 88	49 67	49 45	49 22	48 99	48 76	48 53	48 29	48 05	47 82	47 58	47 34	47 10	46 87	46 63
23	49 85	49 63	49 40	49 17	48 94	48 70	48 46	48 22	47 98	47 74	47 49	47 24	47 00	46 76	46 51
24	49 82	49 60	49 37	49 13	48 89	48 65	48 41	48 16	47 91	47 66	47 41	47 15	46 90	46 65	46 40
25	49 80	49 57	49 33	49 09	48 85	48 60	48 35	48 10	47 84	47 59	47 33	47 07	46 81	46 55	46 29
26	49 79	49 56	49 32	49 07	48 83	48 57	48 32	48 06	47 80	47 53	47 27	47 00	46 73	46 47	46 20
27	49 80	49 56	48 32	49 07	48 82	48 56	48 30	48 03	47 76	47 49	47 22	46 95	46 67	46 40	46 13
28	49 82	49 57	49 33	49 07	48 81	48 55	48 28	48 01	47 74	47 46	47 18	46 90	46 62	46 34	46 06
29	49 85	49 60	49 35	49 09	48 83	48 56	48 29	48 01	47 73	47 45	47 17	46 88	46 59	46 30	46 02
30	49 90	49 65	49 39	49 13	48 87	48 59	48 32	48 04	47 75	47 46	47 17	46 88	46 58	46 28	45 99
31	49 98	49 71	49 46	49 19	48 92	48 64	48 36	48 07	47 78	47 49	47 19	46 89	46 59	46 29	45 98
32	50 06	49 80	49 54	49 27	48 99	48 71	48 43	48 14	47 84	47 54	47 24	46 93	46 62	46 31	46 00
33	50 17	49 91	49 64	49 37	49 09	48 81	48 52	48 22	47 92	47 61	47 30	46 99	46 68	46 36	46 04
34	50 31	50 05	49 78	49 50	49 22	48 94	48 64	48 33	48 03	47 72	47 40	47 07	46 76	46 44	46 12
35	50 48	50 22	49 95	49 67	49 39	49 09	48 79	48 48	48 17	47 86	47 54	47 21	46 89	46 56	46 23
36	50 68	50 41	50 14	49 86	49 57	49 27	48 97	48 66	48 34	48 02	47 70	47 37	47 04	46 70	46 36
37	50 92	50 65	50 38	50 09	49 80	49 50	49 19	48 88	48 56	48 24	47 90	47 57	47 23	46 89	46 55
38	51 20	50 93	50 65	50 36	50 07	49 76	49 46	49 14	48 81	48 48	48 15	47 82	47 47	47 12	46 77
39	51 52	51 24	50 96	50 67	50 37	50 07	49 75	49 43	49 10	48 77	48 43	48 09	47 74	47 39	47 03
40	51 88	51 61	51 32	51 03	50 73	50 42	50 10	49 77	49 45	49 11	48 76	48 42	48 06	47 71	47 34
41	52 31	52 03	51 74	51 45	51 14	50 83	50 51	50 18	49 85	49 51	49 16	48 80	48 45	48 08	47 72
42	52 79	52 51	52 22	51 92	51 62	51 30	50 98	50 65	50 31	49 96	49 61	49 25	48 89	48 52	48 15
43	53 34	53 05	52 76	52 46	52 15	51 83	51 50	51 17	50 82	50 47	50 12	49 76	49 39	49 02	48 64
44	53 95	53 67	53 37	53 07	52 75	52 43	52 10	51 76	51 42	51 07	50 71	50 34	49 97	49 59	49 21
45	54 65	54 36	54 06	53 75	53 44	53 11	52 78	52 44	52 09	51 73	51 37	51 00	50 62	50 23	49 85
46	55 45	55 15	54 84	54 53	54 21	53 88	53 54	53 20	52 85	52 48	52 12	51 74	51 36	50 97	50 58
47	56 31	56 01	55 71	55 39	55 07	54 74	54 40	54 05	53 69	53 32	52 95	52 57	52 19	51 79	51 40
48	57 29	56 99	56 68	56 37	56 04	55 71	55 36	55 01	54 64	54 27	53 90	53 51	53 12	52 72	52 32
49	58 37	58 07	57 76	57 44	57 11	56 78	56 43	56 07	55 70	55 33	54 94	54 55	54 15	53 75	53 34
50	59 58	59 28	58 96	58 64	58 30	57 96	57 61	57 24	56 87	56 50	56 12	55 73	55 33	54 93	54 52
51	60 92	60 61	60 29	59 96	59 62	59 28	58 92	58 55	58 17	57 78	57 39	56 98	56 57	56 16	55 73
52	62 41	62 09	61 77	61 44	61 10	60 74	60 38	60 00	59 62	59 23	58 83	58 41	57 99	57 57	57 13
53	64 06	63 74	63 41	63 07	62 72	62 36	61 99	61 61	61 22	60 82	60 41	59 99	59 56	59 13	58 69
54	65 88	65 55	65 21	64 87	64 52	64 16	63 77	63 39	62 99	62 58	62 16	61 73	61 30	60 86	60 40
55	67 85	67 52	67 18	66 83	66 47	66 09	65 71	65 31	64 91	64 49	64 06	63 63	63 18	62 72	62 26
56	70 08	69 72	69 38	68 99	68 65	68 27	67 87	67 47	67 05	66 62	66 19	65 74	65 28	64 82	64 34
57	72 47	72 12	71 77	71 40	71 02	70 63	70 23	69 81	69 39	68 95	68 50	68 04	67 57	67 10	66 61
58	75 18	74 78	74 41	74 04	73 65	73 25	72 84	72 41	71 97	71 52	71 06	70 59	70 11	69 62	69 12
59	78 04	77 68	77 31	76 92	76 52	76 11	75 69	75 25	74 80	74 34	73 87	73 38	72 89	72 38	71 86
60	81 23	80 86	80 48	80 08	79 67	79 25	78 81	78 36	77 90	77 42	76 93	76 43	75 92	75 40	74 87

Twenty Annual Premium Rates Continuous Instalment Endowment Bonds of \$1,000, payable in annual instalments of \$50 each for twenty years, and as much longer as the Beneficiary shall survive; should the Insured live to the end of the 20-Year Endowment period, then twenty annual instalments of \$50 each shall be paid to the Insured (or the Beneficiary), and as much longer thereafter as either the Insured or the Beneficiary shall survive, there shall be paid \$50 per annum to either one surviving the other.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39																
21	46	55	48	82	46	10	45	89	45	68	45	47	45	27	45	08	44	90	44	72	44	54	44	88	44	22	44	08	43	94	44
22	46	40	46	17	45	94	45	72	45	50	45	29	45	09	44	89	44	68	44	51	44	88	44	18	44	00	43	85	43	71	43
23	46	27	46	04	45	80	45	57	45	35	45	13	44	92	44	71	44	51	44	82	44	14	43	96	43	80	43	64	43	50	43
24	46	15	45	91	45	67	45	43	45	20	44	97	44	75	44	54	44	88	44	14	43	95	43	77	43	60	43	43	43	28	43
25	46	04	45	79	45	54	45	29	45	04	44	82	44	59	44	87	44	16	43	95	43	78	43	57	43	40	43	23	43	07	43
26	45	94	45	68	45	42	45	17	44	92	44	68	44	44	44	22	44	00	43	79	43	59	43	89	43	21	43	04	42	88	43
27	45	86	45	59	45	32	45	06	44	81	44	56	44	82	44	08	43	85	43	64	43	43	43	28	43	04	42	86	42	70	43
28	45	78	45	51	45	24	44	97	44	70	44	44	44	19	43	95	43	72	43	49	43	87	43	07	42	88	42	69	42	52	43
29	45	73	45	44	45	16	44	88	44	61	44	35	44	09	43	84	43	60	43	86	43	14	42	98	42	78	42	54	42	35	43
30	45	69	45	40	45	11	44	83	44	55	44	27	44	01	43	75	43	50	43	26	43	08	42	81	42	60	42	40	42	22	43
31	45	68	45	38	45	08	44	79	44	50	44	22	43	95	43	68	43	42	43	17	42	98	42	71	42	49	42	29	42	10	43
32	45	69	45	38	45	08	44	78	44	48	44	19	43	91	43	68	43	87	43	11	42	86	42	68	42	41	42	20	42	00	43
33	45	73	45	41	45	10	44	79	44	48	44	18	43	89	43	61	43	34	43	07	42	82	42	58	42	35	42	14	41	98	43
34	45	80	45	47	45	15	44	83	44	52	44	21	43	91	43	62	43	84	43	07	42	81	42	56	42	32	42	16	41	89	43
35	45	90	45	57	45	24	44	91	44	59	44	28	43	97	43	67	43	38	43	10	42	88	42	58	42	33	42	10	41	89	43
36	46	03	45	70	45	87	45	04	44	71	44	37	44	06	43	75	43	45	43	16	42	89	42	68	42	38	42	14	41	92	43
37	46	21	45	86	45	52	45	19	44	85	44	51	44	19	43	88	43	57	43	28	42	99	42	72	42	45	42	22	41	99	43
38	46	42	46	07	45	72	45	38	45	04	44	70	44	87	44	04	43	78	43	43	43	13	42	86	42	59	42	34	42	10	43
39	46	68	46	32	45	97	45	61	45	26	44	92	44	58	44	25	43	98	43	52	43	82	43	08	42	76	42	50	42	26	43
40	46	98	46	62	46	26	45	90	45	54	45	19	44	85	44	51	44	18	43	85	43	56	43	26	42	98	42	72	42	47	43
41	47	35	46	98	46	61	46	25	45	89	45	58	45	17	44	83	44	49	44	17	43	85	43	55	43	26	42	99	42	73	43
42	47	79	47	41	47	03	46	66	46	29	45	98	45	57	45	21	44	87	44	54	44	21	43	91	43	61	43	33	43	06	43
43	48	27	47	89	47	51	47	13	46	75	46	88	46	01	45	65	45	80	44	96	44	63	44	31	44	01	43	73	43	45	43
44	48	83	48	44	48	05	47	67	47	29	46	91	46	53	46	17	45	81	45	46	45	12	44	80	44	49	44	19	43	91	43
45	49	46	49	07	48	68	48	29	47	90	47	51	47	13	46	75	46	39	46	09	45	69	45	36	45	04	44	73	44	44	43
46	50	18	49	79	49	89	48	99	48	59	48	20	47	81	47	43	47	05	46	69	46	34	46	00	45	67	45	36	45	06	43
47	51	00	50	59	50	19	49	78	49	38	48	98	48	58	48	19	47	81	47	44	47	07	46	72	46	39	46	07	45	76	43
48	51	91	51	50	51	09	50	67	50	26	49	85	49	44	49	05	48	66	48	28	47	91	47	55	47	20	46	87	46	56	43
49	52	93	52	51	52	09	51	67	51	25	50	83	50	42	50	01	49	61	49	22	48	84	48	47	48	11	47	77	47	45	43
50	54	05	53	62	53	20	52	77	52	34	51	92	51	49	51	08	50	67	50	27	49	88	49	50	49	13	48	78	48	44	43
51	55	30	54	87	54	43	53	99	53	56	53	12	52	69	52	26	51	85	51	43	51	03	50	64	50	26	49	90	49	55	43
52	56	70	56	26	55	81	55	36	54	92	54	47	54	03	53	59	53	16	52	73	52	32	51	92	51	53	51	15	50	79	43
53	58	24	57	79	57	33	56	88	56	42	55	96	55	51	55	05	54	61	54	17	53	75	53	33	52	93	52	54	52	16	43
54	59	94	59	48	59	01	58	55	58	08	57	61	57	14	56	68	56	22	55	76	55	32	54	89	54	47	54	07	53	68	43
55	61	79	61	82	60	84	60	36	59	87	59	89	58	91	58	43	57	96	57	49	57	08	56	59	56	15	55	72	55	32	43
56	63	86	63	38	62	88	62	39	61	89	61	89	60	89	60	40	59	90	59	42	58	95	58	48	58	02	57	58	57	16	43
57	66	11	65	61	65	11	64	60	64	08	63	57	63	05	62	54	62	03	61	52	61	03	60	54	60	07	59	61	59	16	43
58	68	61	68	09	67	57	67	04	66	51	65	97	65	44	64	91	64	33	63	85	63	34	62	83	62	33	61	85	61	38	43
59	71	83	70	80	70	26	69	72	69	17	68	62	68	07	67	50	66	94	66	40	65	86	65	33	64	81	64	30	63	80	43
60	74	82	73	77	73	21	72	64	72	07	71	49	70	92	70	34	69	76	69	19	68	63	68	07	67	52	66	98	66	46	43

Twenty Annual Premium Rates Continuous Instalment Endowment Bonds of \$1,000 payable in annual instalments of \$50 each for twenty years and as much longer as the Beneficiary shall survive; should the Insured live to the end of the 20-Year Endowment period, then twenty annual instalments of \$50 each shall be paid to the Insured (or Beneficiary), and as much longer thereafter as either the Insured or the Beneficiary shall survive, there shall be paid \$50 per annum to either one surviving the other.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.															
Age.	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54
21	48	81	48	69	48	58	48	47	48	37	48	28	48	20	48
22	48	57	48	45	48	33	48	22	48	12	48	08	48	05	48
23	48	86	48	28	48	11	48	00	48	90	48	81	48	72	48
24	48	14	48	01	48	89	48	77	48	67	48	58	48	49	48
25	42	98	42	79	42	67	42	55	42	44	42	35	42	26	42
26	42	78	42	59	42	46	42	34	42	23	42	13	42	04	42
27	42	64	42	40	42	26	42	14	42	03	42	93	42	84	42
28	42	86	42	22	42	08	42	95	42	83	42	73	42	64	42
29	42	19	42	04	42	90	42	77	42	65	42	54	42	44	42
30	42	05	42	69	42	74	42	61	42	49	42	38	42	28	42
31	41	92	41	76	41	61	41	47	41	34	41	23	41	13	41
32	41	82	41	65	41	49	41	35	41	22	41	10	41	00	41
33	41	74	41	57	41	40	41	26	41	12	41	00	41	89	41
34	41	70	41	52	41	35	41	20	41	06	41	93	41	82	41
35	41	69	41	50	41	33	41	17	41	03	41	90	41	78	41
36	41	71	41	51	41	34	41	17	41	03	41	89	41	77	41
37	41	78	41	58	41	39	41	23	41	07	41	93	41	80	41
38	41	88	41	68	41	49	41	32	41	16	41	92	41	89	41
39	42	90	42	70	42	51	42	35	42	23	42	12	42	00	42
40	42	28	42	01	42	61	42	46	42	31	42	17	42	05	42
41	42	49	42	27	42	06	42	70	42	54	42	40	42	27	42
42	42	82	42	59	42	37	42	17	42	01	42	88	42	74	42
43	42	20	42	36	42	74	42	58	42	45	42	31	42	18	42
44	43	65	43	40	43	17	43	06	43	77	43	64	43	51	43
45	44	17	44	92	44	68	44	46	44	26	44	08	44	92	44
46	44	78	44	52	44	27	44	05	44	84	44	65	44	48	44
47	45	47	45	20	45	95	45	72	45	50	45	30	45	12	45
48	46	26	46	98	46	72	46	48	46	25	46	05	46	86	46
49	47	14	46	85	46	58	46	33	46	09	46	88	46	68	46
50	48	12	47	82	47	54	47	28	47	03	46	81	46	60	46
51	49	22	48	91	48	61	48	34	48	08	47	84	47	63	47
52	50	45	50	12	49	81	49	58	49	26	49	01	48	78	48
53	51	80	51	46	51	14	50	84	50	56	50	29	49	05	48
54	52	90	52	95	52	61	52	29	51	99	51	72	51	46	51
55	54	98	54	55	54	20	53	88	53	55	53	25	52	98	52
56	56	75	56	35	55	98	55	68	55	29	54	98	54	42	54
57	58	78	58	81	57	92	57	55	57	19	56	86	56	55	56
58	60	92	60	48	60	07	59	67	59	30	58	94	58	61	58
59	63	82	62	86	62	42	62	00	61	60	61	22	60	86	60
60	65	95	65	46	64	99	64	54	64	11	63	71	63	34	62

Twenty Annual Premium Rates Continuous Instalment Endowment Bonds of \$1,000 payable in annual instalments of \$50 each, for twenty years, and as much longer as the Beneficiary shall survive; should the Insured live to the end of the 20-Year Endowment period, then twenty annual instalments of \$50 each shall be paid to the Insured (or the Beneficiary), and as much longer thereafter as either the Insured or the Beneficiary shall survive, there shall be paid \$50 per annum to either one surviving the other.

AGE OF THE BENEFICIARY.							ANNUAL PREMIUMS AFTER DEATH OF BENEFICIARY.															
Age.							Life Bonds.				ENDOWMENT BONDS.											
	55	56	57	58	59	60	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.												
21	42	74	42	72	42	69	42	67	42	65	42	62	814	10	835	47	826	28	821	64	842	57
22	42	49	42	46	42	44	42	41	42	39	42	38	14	40	36	01	26	59	21	98	42	31
23	42	25	42	22	42	20	42	17	42	15	42	14	14	39	36	57	23	02	22	83	42	07
24	42	01	41	99	41	95	41	94	41	92	41	90	15	08	37	13	27	44	22	70	41	68
25	41	78	41	75	41	72	41	70	41	68	41	66	15	48	37	23	27	89	23	08	41	65
26	41	56	41	52	41	49	41	47	41	45	41	43	15	81	38	34	28	86	23	47	41	88
27	41	33	41	30	41	28	41	25	41	23	41	21	16	20	38	96	28	83	23	87	41	15
28	41	12	41	09	41	06	41	04	41	02	41	00	16	62	39	63	29	82	24	90	40	93
29	40	92	40	89	40	87	40	84	40	82	40	80	17	06	40	81	29	84	24	78	40	72
30	40	75	40	71	40	69	40	66	40	64	40	62	17	51	41	01	30	83	25	18	40	58
31	40	59	40	55	40	52	40	50	40	48	40	46	17	99	41	73	30	92	25	66	40	85
32	40	44	40	41	40	38	40	36	40	34	40	32	18	50	42	48	31	43	26	15	40	24
33	40	32	40	29	40	26	40	24	40	21	40	19	19	03	43	25	32	09	26	66	40	12
34	40	24	40	20	40	17	40	15	40	12	40	10	19	60	44	06	32	70	27	19	49	03
35	40	19	40	15	40	12	40	09	40	07	40	05	20	19	44	38	33	84	27	75	38	97
36	40	16	40	12	40	09	40	06	40	04	40	02	20	52	45	74	34	00	28	33	38	94
37	40	18	40	14	40	11	40	08	40	06	40	04	21	48	45	63	34	69	28	94	38	98
38	40	23	40	20	40	16	40	14	40	11	40	09	22	18	47	55	35	41	29	67	49	01
39	40	38	40	29	40	26	40	23	40	20	40	18	22	92	48	60	36	16	30	24	40	09
40	40	47	40	43	40	40	40	37	40	34	40	32	23	71	49	49	36	95	30	94	40	23
41	40	67	40	63	40	59	40	56	40	53	40	51	24	54	50	61	33	76	31	67	40	43
42	40	93	40	89	40	85	40	82	40	79	40	76	25	42	51	57	33	61	32	45	40	67
43	41	24	41	19	41	15	41	12	41	09	41	07	26	36	52	68	33	50	33	26	40	97
44	41	61	41	57	41	53	41	49	41	45	41	43	27	35	53	82	34	44	34	13	41	34
45	42	06	42	01	42	98	42	94	42	90	42	87	28	41	55	02	41	42	35	94	41	17
46	42	58	42	53	42	48	42	44	42	41	42	38	29	54	55	27	42	45	36	00	42	27
47	43	17	43	12	43	07	43	03	43	00	43	96	30	74	57	66	43	63	37	08	43	35
48	43	36	43	31	43	26	43	22	43	18	43	15	32	01	58	92	44	68	38	12	43	51
49	44	62	44	56	44	50	44	45	44	41	44	38	33	38	60	83	45	88	39	47	44	25
50	45	47	45	41	45	36	45	30	45	25	45	22	34	82	61	80	47	15	40	51	45	08
51	46	43	46	35	46	29	46	24	46	19	46	15	35	86	63	83	48	43	41	52	46	01
52	47	50	47	42	47	35	47	30	47	25	47	20	36	90	64	85	49	30	42	23	47	04
53	48	68	48	60	48	53	48	47	48	42	48	37	37	76	66	80	51	33	43	71	48	20
54	49	99	49	90	49	82	49	77	49	70	49	65	41	63	68	84	52	37	46	82	49	47
55	51	40	51	31	51	22	51	15	51	09	51	03	43	62	70	17	54	65	48	02	50	84
56	52	99	52	89	52	80	52	72	52	65	52	59	45	74	72	08	55	44	49	86	52	38
57	54	72	54	60	54	54	54	42	54	34	54	28	46	81	74	18	56	35	51	88	54	05
58	56	63	56	50	56	49	56	30	56	22	56	15	50	44	75	19	57	37	52	89	55	90
59	58	72	58	58	58	46	58	36	58	27	58	19	53	09	78	41	58	54	53	90	57	92
60	61	00	60	85	60	72	60	61	60	51	60	43	55	80	80	78	64	86	58	69	60	13
61	61	00	60	85	60	72	60	61	60	51	60	43	58	73	83	24	65	35	61	34	61	22
62	61	00	60	85	60	72	60	61	60	51	60	43	61	95	85	97	66	39	62	26	62	23
63	61	00	60	85	60	72	60	61	60	51	60	43	65	35	88	68	67	40	63	28	63	24
64	61	00	60	85	60	72	60	61	60	51	60	43	68	99	91	69	68	41	64	29	64	25
65	61	00	60	85	60	72	60	61	60	51	60	43	72	96	94	80	69	42	65	30	65	26
66	61	00	60	85	60	72	60	61	60	51	60	43	77	08	98	18	70	43	66	31	66	27
67	61	00	60	85	60	72	60	61	60	51	60	43	81	57	101	29	71	44	67	32	67	28
68	61	00	60	85	60	72	60	61	60	51	60	43	86	37	105	64	72	45	68	33	68	29
69	61	00	60	85	60	72	60	61	60	51	60	43	91	59	109	96	73	46	69	34	69	30
70	61	00	60	85	60	72	60	61	60	51	60	43	97	05	114	15	74	47	70	35	70	31

Largest Amount of Insurance it will write on a Single Life,
\$20,000. Premiums for each \$1,000 Insurance (Participating.)

Age at Issue.	LIFE.				ENDOWMENT. Continuous Annual Premiums.						TERM RATES Nonparticipating	
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	10 Years.	20 Years.
20	\$17 89	\$39 63	\$30 08	\$25 44	\$103 41	\$65 47	\$47 07	\$36 49	\$29 82	\$25 40	\$12 08	\$12 00
21	18 36	40 32	30 61	25 90	103 50	65 57	47 18	36 61	29 93	25 50	12 28	12 30
22	18 70	41 03	31 16	26 38	103 60	65 68	47 30	36 74	30 11	25 74	12 49	13 00
23	19 30	41 78	31 73	26 87	103 70	65 78	47 42	36 87	30 26	25 92	12 70	13 21
24	19 89	42 56	32 34	27 39	103 80	65 90	47 54	37 00	30 42	26 11	12 91	13 43
25	20 40	43 37	32 97	27 93	103 91	66 02	47 68	37 17	30 61	26 33	13 12	13 65
26	20 93	44 22	33 62	28 50	104 03	66 15	47 82	37 34	30 80	26 57	13 33	13 90
27	21 48	45 10	34 31	29 09	104 16	66 29	47 98	37 52	31 02	26 83	13 54	14 18
28	22 07	46 02	35 02	29 71	104 29	66 44	48 15	37 72	31 25	27 11	13 76	14 46
29	22 70	46 97	35 70	30 46	104 43	66 60	48 33	37 92	31 50	27 42	14 00	14 77
30	23 35	47 98	36 54	31 03	104 58	66 77	48 53	38 16	31 78	27 78	14 26	15 13
31	24 05	49 02	37 35	31 74	104 75	66 96	48 74	38 41	32 09	28 13	14 54	15 50
32	24 78	50 10	38 20	32 48	104 92	67 16	48 97	38 69	32 43	28 54	14 84	15 91
33	25 56	51 22	39 09	33 26	105 11	67 36	49 22	38 98	32 79	28 98	15 17	16 37
34	26 38	52 40	40 01	34 08	105 31	67 60	49 49	39 31	33 19	29 46	15 52	16 86
35	27 25	53 63	40 98	34 93	105 53	67 85	49 79	39 68	33 63	30 00	15 89	17 41
36	28 17	54 91	42 00	35 83	105 75	68 12	50 11	40 07	34 11	30 58	16 31	18 02
37	29 15	56 24	43 06	36 78	106 00	68 41	50 47	40 50	34 64	31 22	16 75	18 69
38	30 19	57 63	44 17	37 78	106 28	68 73	50 86	40 98	35 23	31 93	17 25	19 40
39	31 30	59 09	45 33	38 83	106 58	69 09	51 30	41 52	35 88	32 70	17 78	20 20
40	32 47	60 60	46 56	39 93	106 90	69 49	51 78	42 10	36 59	33 55	18 37	21 08
41	33 72	62 19	47 84	41 16	107 26	69 92	52 31	42 75	37 38	.....	19 03	22 05
42	35 05	63 84	49 19	42 34	107 65	70 40	52 89	43 47	38 24	.....	19 74	23 11
43	36 46	65 57	50 61	43 64	108 08	70 92	53 54	44 26	39 19	.....	20 53	24 27
44	37 97	67 37	52 11	45 03	108 55	71 50	54 25	45 19	40 23	.....	21 42	25 56
45	39 58	69 26	53 68	46 50	109 07	72 14	55 04	46 08	41 37	.....	22 40	26 97
46	41 30	71 25	55 35	48 07	109 65	72 86	55 91	47 15	.....	.....	23 48	28 51
47	43 13	73 32	57 10	49 73	110 30	73 66	56 89	48 32	.....	.....	24 68	30 20
48	45 09	75 49	58 95	51 50	111 01	74 54	57 96	49 61	.....	.....	26 01	32 05
49	47 18	77 77	60 91	53 38	111 81	75 51	59 15	51 04	.....	.....	27 47	34 07
50	49 40	80 14	62 98	55 38	112 68	76 59	60 45	52 60	.....	.....	29 07	36 27
51	51 78	82 63	65 16	57 51	113 64	77 77	61 90	.....	.....	.....	30 84	38 65
52	54 31	85 22	67 47	59 79	114 70	79 07	63 48	.....	.....	.....	32 78	41 25
53	57 02	87 94	69 91	62 22	115 86	80 51	65 22	.....	.....	.....	34 89	44 08
54	59 91	90 79	72 50	64 82	117 14	82 09	67 14	.....	.....	.....	37 22	47 06
55	63 00	93 78	75 26	67 60	118 54	83 82	.....	.....	.....	.....	39 77	50 29
56	66 29	96 91	78 18	70 59	120 09	85 73	.....	.....	.....	.....	42 55	53 78
57	69 82	100 21	81 30	73 78	121 78	87 84	.....	.....	.....	.....	45 59	57 51
58	73 60	106 68	84 63	77 22	123 64	90 15	.....	.....	.....	.....	48 92	61 50
59	77 63	107 35	88 19	80 91	125 70	92 70	.....	.....	.....	.....	52 57	65 78
60	80 80	110 86	91 08	83 60	127 96	95 50	.....	.....	.....	.....	56 53	70 39

For semi-annual rates add 4 per cent and divide by 2.

For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, no limit.
Premiums for each \$1,000 Insurance (Participating).

LIFE AND "INCOME LIFE."						ENDOWMENT CONTINUOUS ANNUAL PREMIUMS.						
Age at Issue.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	Semi-Endowment 20 Years.
21	\$19 53	\$44 73	\$38 86	\$28 28	\$50 28	106 60	\$68 37	\$49 73	\$38 94	\$32 10	\$27 52	\$31 28
22	19 95	45 45	39 29	28 73	55 84	106 69	68 47	49 84	39 07	32 24	27 59	31 21
23	20 40	46 20	39 79	29 22	61 58	106 77	68 57	49 95	39 19	32 57	27 86	31 26
24	20 86	46 97	39 87	29 73	67 54	106 86	68 67	50 07	39 32	32 54	28 05	31 29
25	21 34	47 77	39 99	30 25	73 69	106 96	68 77	50 18	39 47	32 70	28 25	31 36
26	21 85	48 61	39 63	30 79	80 09	107 07	68 89	50 32	39 61	32 89	28 48	32 04
27	22 40	49 48	37 29	31 36	86 71	107 18	69 02	50 47	39 79	33 06	28 72	32 23
28	22 96	50 37	37 98	31 95	93 55	107 30	69 15	50 61	39 97	33 31	28 99	32 43
29	23 55	51 31	38 70	32 57	100 64	107 43	69 30	50 78	40 16	33 55	29 29	32 66
30	24 18	52 28	39 44	33 20	107 97	107 57	69 45	50 96	40 38	33 80	29 60	32 90
31	24 56	53 29	40 22	33 88	115 57	107 71	69 62	51 16	40 61	34 10	29 96	33 17
32	25 54	54 34	41 02	34 57	123 42	107 87	69 79	51 37	40 86	34 41	30 35	33 46
33	26 27	55 42	41 86	35 30	131 55	108 08	69 99	51 59	41 14	34 76	30 77	33 79
34	27 05	56 54	42 73	36 06	139 96	108 22	70 20	51 85	41 45	35 14	31 25	34 14
35	27 88	57 72	43 65	36 87	148 65	108 41	70 43	52 13	41 79	35 56	31 77	34 51
36	28 75	58 93	44 59	37 70	157 63	108 62	70 68	52 42	42 16	36 01	32 32	34 96
37	29 66	60 20	45 58	38 56	166 92	108 85	70 95	52 76	42 57	36 52	32 95	35 44
38	30 64	61 51	46 62	39 48	176 50	109 09	71 25	53 13	43 02	37 08	33 63	35 98
39	31 67	62 87	47 69	40 44	186 39	109 36	71 57	53 52	43 53	37 70	34 37	36 56
40	32 76	64 30	48 89	41 46	196 60	109 66	71 93	53 98	44 08	38 38	35 20	37 20
41	33 98	65 77	50 01	42 52	207 13	109 97	72 33	54 46	44 69	39 13	36 09	37 91
42	35 15	67 30	51 25	43 65	217 99	110 33	72 77	55 01	45 37	39 95	37 06	38 71
43	36 47	68 91	52 54	44 84	229 17	110 72	73 25	55 61	46 11	40 87	38 14	39 58
44	37 87	70 57	53 91	46 09	240 70	111 16	73 80	56 29	46 96	41 87	39 30	40 65
45	39 36	72 32	55 35	47 42	252 54	111 63	74 40	57 08	47 85	42 97	40 68	41 61
46	40 98	74 14	56 85	48 82	264 72	112 18	75 06	57 85	48 87	44 17	.....	42 23
47	42 62	76 05	58 42	50 31	277 23	112 77	75 81	58 77	49 99	45 51	.....	44 07
48	44 42	78 02	60 10	51 90	290 06	113 43	76 64	59 79	51 22	46 96	.....	45 50
49	46 33	80 08	61 86	53 59	303 18	114 16	77 55	60 91	52 59	48 55	.....	47 07
50	48 39	82 24	63 72	55 38	316 59	114 97	78 55	62 15	54 07	50 28	.....	48 57
51	50 56	84 50	65 68	57 29	330 26	115 87	79 66	63 52	55 72	.....	.....	50 65
52	52 87	86 85	67 73	59 33	344 17	116 85	80 88	65 02	57 52	.....	.....	52 69
53	55 35	89 31	69 94	61 43	358 31	117 93	82 24	66 68	59 49	.....	.....	54 92
54	58 00	91 88	72 26	63 82	372 69	119 13	83 73	68 50	61 64	.....	.....	57 34
55	60 82	94 57	74 71	66 30	387 24	120 45	85 37	70 51	63 99	.....	.....	59 97
56	63 82	97 40	77 33	68 97	401 97	121 89	87 19	72 71	.....	.....	.....	62 51
57	67 05	100 36	80 11	71 82	416 85	123 48	89 19	75 13	.....	.....	.....	65 59
58	70 47	103 46	83 07	74 88	431 87	125 24	91 38	77 78	.....	.....	.....	69 21
59	74 16	106 74	86 23	78 17	446 99	127 17	93 80	80 69	.....	.....	.....	72 50
60	78 09	110 20	89 61	81 71	462 20	129 31	96 47	83 87	.....	.....	.....	76 67
61	82 29	113 85	93 24	.....	477 48	131 66	99 40	.....	.....	.....	.....	.....
62	86 79	117 72	97 11	.....	492 78	134 25	102 63	.....	.....	.....	.....	.....
63	91 62	121 81	101 28	.....	508 08	137 10	106 17	.....	.....	.....	.....	.....
64	96 79	126 18	105 75	.....	523 38	140 25	110 05	.....	.....	.....	.....	.....
65	102 32	130 81	110 57	.....	538 63	143 71	114 30	.....	.....	.....	.....	.....
66	108 27	135 75	.....	.....	553 89	147 52	.....	.....	.....	.....	.....	.....
67	114 63	141 02	.....	.....	568 87	151 69	.....	.....	.....	.....	.....	.....
68	121 45	146 63	.....	.....	583 81	156 23	.....	.....	.....	.....	.....	.....
69	128 75	152 63	.....	.....	598 57	161 21	.....	.....	.....	.....	.....	.....
70	136 58	159 02	.....	.....	613 15	166 62	.....	.....	.....	.....	.....	.....

For Semi-annual Rates, add 4 per cent and divide by 2.

For Quarterly Rates, add 6 per cent and divide by 4.

Note—Continuous Rates Instalment same as Manhattan Life, which see.

PREMIUMS FOR \$1,000, 5 PER CENT, 20 YEAR, GOLD BOND POLICY
(PARTICIPATING).

Age at Issue	LIFE.				ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.			10 Premiums 20 Year End'g.
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	
20	83 40	58 37	45 93	36 91	119 11	93 24	84 90	81 61
21	85 08	59 31	46 56	37 49	120 23	94 38	85 04	82 78
22	86 38	60 28	47 46	38 13	121 35	95 49	86 18	83 98
23	87 28	61 36	48 16	38 80	122 45	96 61	87 34	85 07
24	88 35	62 34	48 97	39 48	123 58	97 74	88 48	86 25
25	89 51	63 44	49 80	40 18	124 73	98 90	89 63	87 43
26	91 21	64 57	49 66	40 93	125 87	99 08	90 84	88 64
27	92 55	65 73	49 56	41 69	126 03	99 24	91 05	89 82
28	94 38	66 98	50 56	42 50	126 26	99 44	91 29	90 06
29	96 31	68 23	51 47	43 33	126 38	99 69	91 50	91 29
30	98 48	69 54	52 49	44 21	126 56	99 88	92 76	92 58
31	100 38	70 91	53 53	45 11	126 77	99 08	93 04	93 86
32	102 28	72 32	54 62	46 07	126 98	99 24	93 32	95 17
33	104 30	73 78	55 76	47 06	127 23	99 61	93 68	96 51
34	106 38	75 32	56 96	48 12	127 48	99 91	94 03	97 87
35	108 52	76 90	58 19	49 20	127 75	99 24	94 41	98 26
36	110 71	78 56	59 48	50 32	128 05	99 59	94 86	99 72
37	112 98	80 27	60 84	51 52	128 36	99 98	95 38	101 22
38	115 38	82 05	62 24	52 77	128 71	99 40	95 84	102 75
39	117 78	83 91	63 72	54 11	129 11	99 87	96 44	104 34
40	120 28	85 83	65 26	55 49	129 54	99 39	97 07	105 98
41	122 87	87 83	66 88	56 96	130 98	99 96	97 79	107 69
42	125 59	89 93	68 56	58 52	131 49	99 59	98 57	109 49
43	128 42	92 09	70 33	60 15	132 06	99 31	99 46	111 38
44	131 36	94 38	72 21	61 88	132 68	99 09	99 42	113 34
45	134 41	96 75	74 19	63 71	133 39	99 95	99 49	115 43
46	137 52	99 23	76 24	65 86	134 16	99 98	99 68	117 68
47	140 62	101 82	78 43	67 73	134 98	100 08	99 08	119 95
48	143 81	104 56	80 78	69 93	135 98	100 25	99 49	122 41
49	147 15	107 32	83 15	72 27	136 04	100 51	99 11	124 01
50	150 76	110 27	85 71	74 76	136 21	100 98	99 88	125 75
51	154 40	113 34	88 41	77 43	136 40	101 55	99 88	127 67
52	158 29	116 55	91 27	80 24	136 90	102 32	99 02	129 78
53	162 46	119 90	94 31	83 29	137 48	103 27	99 38	131 06
54	166 19	123 41	97 50	86 52	138 19	111 41	99 02	131 56
55	169 07	127 11	100 92	.....	138 78	118 78	.....	.....
56	171 14	130 97	104 54	.....	139 14	116 39	.....	.....
57	173 44	135 02	108 41	.....	139 44	119 25	.....	.....
58	175 96	139 30	112 53	.....	139 96	122 41	.....	.....
59	178 82	143 81	116 94	.....	140 75	125 89	.....	.....
60	181 82	148 57	.....	.....	171 82	.....	.....	.....
61	173 20	153 62	.....	.....	173 20	.....	.....	.....
62	175 92	158 96	.....	.....	175 92	.....	.....	.....
63	183 03	164 66	.....	.....	183 03	.....	.....	.....
64	.....	.....	.....	.....	.....	.....	.....	.....
65	187 54	170 71	.....	.....	187 54	.....	.....	.....

Premiums for each \$1,000 Insurance (Nonparticipating).

Age at Issue.	LIFE					ENDOWMENT.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Premiums Life.	Continuous Annual Prem.		
						10 Years.	15 Years.	20 Years.
21	\$15 04	\$37 90	\$27 85	\$22 95	\$315 46	\$94 10	\$59 87	\$49 14
22	15 35	38 51	28 31	23 33	320 46	94 15	59 87	49 14
23	15 71	39 14	28 78	23 77	325 46	94 20	59 87	49 14
24	16 06	39 50	28 96	24 13	330 46	94 25	59 87	49 14
25	16 46	40 47	29 77	24 56	338 52	94 28	59 87	49 14
26	16 87	41 18	30 29	24 89	342 37	94 27	59 87	49 14
27	17 31	41 91	30 84	25 45	348 22	94 32	59 87	49 14
28	17 76	42 66	31 40	25 98	354 38	94 37	59 87	49 14
29	18 24	43 45	31 99	26 42	360 76	94 43	59 87	49 14
30	18 74	44 26	32 60	26 93	367 35	94 48	59 87	49 14
31	19 27	45 10	33 23	27 48	374 18	94 54	59 87	49 14
32	19 88	45 99	33 89	28 03	381 24	94 59	59 87	49 14
33	20 42	46 89	34 57	28 61	388 54	94 68	59 87	49 14
34	21 04	47 83	35 28	29 22	396 10	94 76	59 87	49 14
35	21 70	48 81	36 02	29 87	403 90	94 85	59 87	49 14
36	22 40	49 81	36 79	30 53	411 97	94 95	59 87	49 14
37	23 13	50 87	37 59	31 22	420 30	95 06	59 87	49 14
38	23 91	51 96	38 42	31 95	428 90	95 18	59 87	49 14
39	24 74	53 08	39 29	32 71	437 76	95 31	59 87	49 14
40	25 62	54 26	40 21	33 52	446 98	95 46	59 87	49 14
41	26 55	55 47	41 16	34 36	455 37	95 63	59 87	49 14
42	27 53	56 73	42 16	35 25	465 11	95 82	59 87	49 14
43	28 59	58 05	43 19	36 19	476 12	96 03	59 87	49 14
44	29 71	59 42	44 28	37 18	486 45	96 28	59 87	49 14
45	30 90	60 84	45 41	38 23	497 04	96 55	59 87	49 14
46	32 17	62 33	46 60	39 33	507 94	96 88	59 87	49 14
47	33 52	63 86	47 87	40 50	519 12	97 24	59 87	49 14
48	34 96	65 48	49 20	42 76	530 58	97 64	59 87	49 14
49	36 49	67 14	50 60	43 09	542 30	98 10	59 87	49 14
50	38 14	68 89	52 07	44 49	554 05	98 62	59 87	49 14
51	39 88	70 71	53 62	46 00	566 44	99 20	59 87	49 14
52	41 74	72 59	55 25	47 50	578 88	99 84	59 87	49 14
53	43 72	74 57	56 97	49 30	591 41	100 56	59 87	49 14
54	45 85	76 62	58 79	51 13	604 19	101 37	59 87	49 14
55	48 10	78 76	60 72	53 08	617 10	102 26	59 87	49 14
56	50 51	81 01	62 78	55 19	630 16	103 26	59 87	49 14
57	53 09	83 35	64 96	57 43	643 34	104 36	59 87	49 14
58	55 84	85 80	67 29	59 84	656 61	105 59	59 87	49 14
59	58 79	88 39	69 76	62 44	669 95	106 95	59 87	49 14
60	61 94	91 11	72 41	65 24	683 34	108 47	59 87	49 14
61	65 31	93 98	75 25	68 24	696 77	110 16	59 87	49 14
62	68 92	97 01	78 29	71 50	710 19	112 09	59 87	49 14
63	72 79	100 21	81 58	75 01	723 57	114 10	59 87	49 14
64	76 93	103 63	85 07	78 81	736 92	116 41	59 87	49 14
65	81 37	107 25	88 86	82 92	750 18	118 96	59 87	49 14
66	86 13	111 09	92 93	87 36	763 33	121 79	59 87	49 14
67	91 28	115 20	97 33	92 18	776 33	124 89	59 87	49 14
68	96 69	119 57	102 08	97 39	789 17	128 29	59 87	49 14
69	102 55	124 24	107 21	103 03	801 80	132 03	59 87	49 14
70	108 83	129 21	112 76	109 12	814 21	136 11	59 87	49 14

EXPECTATION TERM POLICY.

For years for which the figures are not stated the amounts remain the same as the figures given in the last column opposite each age.

Age at Issue.	Continuous Installment Table, for the Finding Reduced Premium Payable when the Beneficiary Dies Before the Insured. Use Rate for Original Age. \$1,000 Policy.			Four Per Cent Debenture. Premium Rate for \$1,000 Policy.			Guaranteed Income Policy. Premium Rate per \$1,000 Policy. (Guaranteed Life Income, \$40.)		Limited Premium Endowments. Annual Premiums for \$1,000 Policy.	
	Continuous Premiums Life.	10 Premiums Life.	20 Premiums Life.	Life, 5, 10 or 20 Year Distribution.	15 Premiums Life 15-Year Distribution.	20 Premiums Life 20-Year Distribution.	15 Annual Premiums 15-Year Distribution.	20 Annual Premiums 20-Year Distribution.	10 Premiums 10-Year Endowment.	10 Premiums 10-Year Endowment.
21	\$14 36	\$32 90	\$20 80	\$23 63	\$40 73	\$34 21	\$73 22	\$62 72	\$91 96	\$80 16
22	14 67	33 43	21 13	24 14	41 40	34 77	73 26	62 78	92 05	80 27
23	15 00	33 98	21 49	24 68	42 00	35 35	73 29	62 83	92 15	80 40
24	15 34	34 55	21 87	25 24	42 80	35 97	73 31	62 89	92 25	80 51
25	15 70	35 13	22 25	25 82	43 55	36 61	73 34	62 95	92 36	80 65
26	16 07	35 75	22 65	26 44	44 32	37 26	73 38	63 02	92 49	80 79
27	16 48	36 39	23 07	27 10	45 12	37 95	73 43	63 11	92 61	80 95
28	16 88	37 05	23 50	27 77	45 95	38 66	73 48	63 19	92 73	81 09
29	17 32	37 74	23 96	28 50	46 82	39 40	73 55	63 29	92 89	81 27
30	17 78	38 45	24 42	29 26	47 73	40 17	73 61	63 41	93 03	81 45
31	18 28	39 19	24 92	30 06	48 66	41 00	73 69	63 54	93 21	81 67
32	18 78	39 97	25 43	30 90	49 63	41 84	73 77	63 67	93 39	81 88
33	19 32	40 76	25 96	31 79	50 65	42 71	73 88	63 82	93 58	82 12
34	19 90	41 59	26 52	32 73	51 71	43 63	73 99	64 01	93 78	82 38
35	20 51	42 45	27 12	33 73	52 81	44 61	74 12	64 21	94 01	82 66
36	21 35	43 34	27 73	34 79	53 95	45 62	74 27	64 42	94 26	82 98
37	21 81	44 28	28 36	35 89	55 16	46 68	74 43	64 69	94 52	83 31
38	22 54	45 24	29 04	37 07	56 41	47 77	74 62	64 98	94 81	83 69
39	23 29	46 24	29 74	38 32	57 71	48 94	74 83	65 28	95 13	84 10
40	24 09	47 29	30 49	39 64	59 08	50 17	75 04	65 66	95 47	84 55
41	24 96	48 37	31 27	41 06	60 51	51 45	75 37	66 06	95 86	85 06
42	25 85	49 50	32 10	42 54	62 01	52 82	75 69	66 53	96 28	85 59
43	26 82	50 68	32 98	44 13	63 58	54 25	76 05	67 04	96 75	86 20
44	27 85	51 90	33 90	45 83	65 23	55 77	76 48	67 64	97 27	86 88
45	28 95	53 19	34 88	47 62	66 95	57 38	76 96	68 30	97 86	87 62
46	30 10	54 53	35 91	49 53	68 78	59 07	77 50	69 06	98 50	88 45
47	31 35	55 92	37 00	51 57	70 69	60 88	78 13	69 95	99 21	89 37
48	32 67	57 38	38 17	53 74	72 72	62 80	78 84	70 98	100 01	90 38
49	34 08	58 90	39 42	56 06	74 85	64 85	79 63	72 02	100 89	91 59
50	35 59	60 49	40 73	58 55	77 10	67 01	80 50	73 22	101 86	92 78
51	37 19	62 15	42 14	61 18	79 48	69 33	81 53	74 55	102 33	94 06
52	38 89	63 88	43 64	63 98	81 98	71 79	82 71	76 03	104 10	95 53
53	40 71	65 69	45 23	66 97	84 63	74 41	84 02	77 62	105 40	97 15
54	42 66	67 58	46 94	70 18	87 43	77 23	85 47	79 39	106 83	98 90
55	44 73	69 56	48 76	73 59	90 40	80 22	87 05	81 35	108 40	100 81
56	46 94	71 64	50 73	77 23	93 57	83 45	88 82	.....	110 11	102 91
57	49 32	73 81	52 82	81 13	96 93	86 91	90 76	.....	112 00	105 17
58	51 83	76 09	55 07	85 27	100 52	90 60	92 89	.....	114 07	107 64
59	54 55	78 51	57 49	89 78	104 34	94 58	95 24	.....	116 34	110 31
60	57 44	81 05	60 10	94 49	108 43	98 87	97 85	.....	118 83	113 21

Joint Income Instalment Endowment Policy (Participating). Annual Premiums for \$1,000, Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as either the Insured or the Beneficiary shall survive thereafter.

*Premiums will be reduced to the amount in this column during the remainder of the endowment term should the beneficiary die before the insured.

†Premiums are payable during the term of years indicated in this column and the "Joint Income" commences at the end thereof.

Distribution of Surplus.—Policies having 20 or more years to run are issued on the 20-year distribution plan; and the surplus will be paid in cash or may be used to purchase an annuity; those having 15 or more but less than 20, are issued on 15-year distribution; and those having less than 15 years are issued on the 10-year distribution.

Joint Income Instalment Endowment Policy (Participating). Annual Premiums for \$1,000, Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as either the Insured or the Beneficiary shall survive thereafter.

Age of Insured.	Reduced Premium at death of Beneficiary.	No. of Years Endowment Period.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.											
			17	18	19	20	21	22	23	24	25	26	27	28
21	\$19 41	39	\$22 63	\$22 49	\$22 36	\$22 22	\$22 10	\$21 96	\$21 86	\$21 74	\$21 63	\$21 53	\$21 43	\$21 33
22	19 50	39	22 81	22 67	22 53	22 39	22 26	22 13	22 00	21 88	21 77	21 66	21 55	21 45
23	20 10	38	23 52	23 37	23 22	23 08	22 94	22 81	22 67	22 55	22 43	22 31	22 20	22 09
24	20 72	37	24 27	24 11	23 96	23 80	23 66	23 52	23 38	23 25	23 12	22 99	22 88	22 76
25	20 85	37	24 54	24 38	24 21	24 05	23 90	23 75	23 60	23 46	23 33	23 20	23 07	22 95
26	21 52	36	25 39	25 21	25 04	24 87	24 70	24 54	24 39	24 24	24 09	23 95	23 82	23 69
27	22 23	35	26 88	26 10	25 91	25 74	25 58	25 39	25 22	25 06	24 91	24 76	24 62	24 48
28	22 39	35	26 64	26 44	26 25	26 06	25 88	25 69	25 52	25 35	25 18	25 03	24 87	24 72
29	23 16	34	27 62	27 41	27 21	27 01	26 81	26 62	26 44	26 25	26 06	25 91	25 75	25 59
30	23 98	33	28 66	28 44	28 23	28 02	27 81	27 61	27 41	27 22	27 03	26 85	26 68	26 52
31	24 19	33	29 08	28 85	28 63	28 41	28 19	27 98	27 77	27 57	27 38	27 19	27 00	26 83
32	25 07	32	30 19	29 95	29 72	29 49	29 26	29 04	28 82	28 61	28 40	28 20	28 01	27 83
33	26 03	31	31 40	31 15	30 91	30 67	30 43	30 20	29 97	29 75	29 53	29 32	29 11	28 92
34	26 30	31	31 94	31 69	31 43	31 18	30 93	30 69	30 45	30 22	29 99	29 76	29 54	29 34
35	27 33	30	33 26	33 00	32 74	32 48	32 21	31 95	31 70	31 43	31 22	30 98	30 75	30 53
36	28 43	29	34 61	34 34	34 07	33 80	33 53	33 26	33 00	32 74	32 49	32 24	32 00	31 77
37	28 78	29	35 87	35 59	35 31	35 03	34 75	34 47	34 20	33 92	33 65	33 38	33 11	32 84
38	29 90	28	36 63	36 34	36 05	35 76	35 46	35 17	34 88	34 60	34 32	34 04	33 77	33 49
39	31 29	27	38 54	38 23	37 93	37 63	37 31	37 01	36 71	36 41	36 12	35 82	35 54	35 27
40	31 73	27	39 43	39 11	38 80	38 48	38 16	37 84	37 52	37 21	36 90	36 59	36 29	36 00
41	33 17	26	41 42	41 09	40 75	40 42	40 08	39 74	39 41	39 07	38 75	38 41	38 09	37 78
42	34 72	25	43 54	43 20	42 85	42 50	42 14	41 79	41 43	41 08	40 73	40 38	40 04	39 70
43	35 29	25	44 72	44 36	44 00	43 63	43 25	42 88	42 51	42 14	41 77	41 39	41 03	40 67
44	37 01	24	47 07	46 70	46 32	45 94	45 54	45 15	44 76	44 37	43 98	43 59	43 20	42 82
45	38 88	23	49 60	49 22	48 83	48 44	48 05	47 66	47 26	46 87	46 48	46 09	45 69	45 30
46	39 59	23	50 94	50 55	50 15	49 75	49 35	48 95	48 55	48 15	47 75	47 35	46 95	46 55
47	41 08	22	53 71	53 30	52 87	52 45	52 03	51 61	51 19	50 77	50 35	49 93	49 51	49 09
48	43 46	21	56 74	56 31	55 88	55 43	54 97	54 51	54 04	53 58	53 12	52 64	52 17	51 70
49	44 86	21	58 46	58 02	57 56	57 10	56 62	56 14	55 65	55 17	54 69	54 18	53 69	53 20
50	47 42	20	61 80	61 44	60 97	60 49	59 99	59 49	58 99	58 48	57 97	57 45	56 93	56 41
51	50 23	19	65 43	65 06	64 47	63 98	63 46	62 95	62 43	61 90	61 38	60 83	60 29	59 75
52	51 38	19	67 46	67 07	66 47	65 96	65 43	64 89	64 36	63 82	63 28	62 73	62 18	61 63
53	54 52	18	71 69	71 18	70 56	70 13	69 58	69 02	68 46	67 89	67 31	66 71	66 12	65 53
54	58 03	17	76 45	75 92	75 38	74 82	74 25	73 66	73 07	72 48	71 87	71 24	70 62	70 00
55	59 42	17	79 27	78 72	78 15	77 56	76 96	76 35	75 73	75 10	74 47	73 81	73 15	72 49
56	63 40	16	85 00	84 41	83 81	83 20	82 48	81 76	81 14	80 48	79 80	79 11	78 41	77 71
57	67 86	15	91 31	90 69	90 06	89 42	88 55	87 87	87 18	86 48	85 77	85 04	84 30	83 55
58	69 58	15	94 88	94 23	93 57	92 89	92 08	91 36	90 63	89 89	89 16	88 38	87 60	86 80
59	74 70	14	102 17	101 48	100 79	100 07	99 19	98 46	97 67	96 89	96 09	95 26	94 43	93 58
60	80 50	13	110 13	109 42	108 68	107 93	107 15	106 35	105 54	104 70	103 86	102 98	102 09	101 19

*Premiums will be reduced to the amount in this column during the remainder of the endowment term should the beneficiary die before the insured.

†Premiums are payable during the term of years indicated in this column, and the "Joint Income" commences at the end thereof.

Distribution of Surplus. Policies having 20 or more years to run are issued on the 20-year distribution plan, and the surplus will be paid in cash or may be used to purchase an annuity; those having 15 or more, but less than 20, are issued on 15-year distribution; and those having less than 15 years are issued on the 10-year distribution.

Joint Income Instalment Endowment Policy (Participating.) Annual Premiums for \$1,000, payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as either the Insured or the Beneficiary shall survive thereafter.

Age of Insured.	Reduced Premium at Death of Beneficiary.	No. of Years Endowment Period.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.											
			20	30	31	32	33	34	35	36	37	38	39	40
21	19 41	39	21 23	21 14	21 05	20 96	20 88	20 80	20 72	20 64	20 57	20 49	20 42	20 35
22	19 50	39	21 35	21 26	21 17	21 08	20 99	20 91	20 83	20 75	20 67	20 59	20 52	20 45
23	20 10	38	21 99	21 89	21 80	21 70	21 61	21 53	21 45	21 37	21 29	21 21	21 14	21 06
24	20 72	37	22 65	22 55	22 45	22 36	22 26	22 18	22 09	22 01	21 93	21 85	21 77	21 70
25	20 85	37	22 84	22 73	22 63	22 53	22 43	22 34	22 25	22 16	22 08	22 00	21 92	21 84
26	21 52	36	23 57	23 45	23 34	23 24	23 14	23 04	22 94	22 86	22 77	22 69	22 61	22 53
27	22 23	35	24 85	24 22	24 11	24 00	23 89	23 79	23 68	23 60	23 50	23 42	23 34	23 26
28	22 89	35	24 59	24 45	24 33	24 21	24 10	23 99	23 88	23 79	23 69	23 60	23 52	23 44
29	23 16	34	25 44	25 30	25 17	25 04	24 93	24 81	24 69	24 60	24 50	24 40	24 32	24 23
30	23 98	33	26 36	26 21	26 07	25 93	25 81	25 68	25 57	25 46	25 35	25 26	25 16	25 08
31	24 19	33	26 66	26 50	26 35	26 21	26 07	25 94	25 82	25 71	25 60	25 50	25 40	25 31
32	25 07	32	27 65	27 48	27 32	27 17	27 02	26 88	26 75	26 63	26 52	26 42	26 31	26 22
33	26 03	31	28 73	28 55	28 38	28 22	28 06	27 92	27 78	27 65	27 53	27 42	27 31	27 21
34	26 30	31	29 14	28 95	28 76	28 59	28 43	28 27	28 12	27 99	27 86	27 74	27 63	27 52
35	27 33	30	30 32	30 12	29 92	29 74	29 56	29 40	29 24	29 10	28 96	28 83	28 71	28 60
36	28 43	29	31 55	31 33	31 13	30 94	30 75	30 58	30 41	30 26	30 12	29 98	29 85	29 73
37	28 78	29	32 06	31 83	31 62	31 41	31 21	31 03	30 85	30 69	30 54	30 39	30 26	30 13
38	29 99	28	33 47	33 23	32 00	32 78	32 56	32 37	32 18	32 01	31 84	31 69	31 54	31 40
39	31 29	27	35 00	34 75	34 50	34 27	34 04	33 83	33 62	33 44	33 26	33 08	32 93	32 78
40	31 78	27	35 71	35 44	35 18	34 92	34 68	34 45	34 23	34 02	33 83	33 65	33 48	33 32
41	33 17	26	37 48	37 18	36 89	36 62	36 35	36 10	35 86	35 64	35 42	35 22	35 04	34 86
42	34 72	25	39 38	39 06	38 75	38 45	38 16	37 89	37 63	37 38	37 15	36 93	36 72	36 53
43	35 29	25	40 32	39 99	39 65	39 33	39 02	38 73	38 44	38 17	37 92	37 68	37 45	37 24
44	37 01	24	42 45	42 09	41 73	41 38	41 05	40 73	40 43	40 13	39 86	39 60	39 35	39 12
45	38 88	23	44 76	44 37	43 99	43 62	43 26	42 92	42 59	42 27	41 97	41 69	41 42	41 17
46	39 59	23	45 88	45 48	45 07	44 67	44 30	43 93	43 58	43 24	42 92	42 61	42 32	42 06
47	41 68	22	48 44	48 01	47 58	47 16	46 76	46 37	45 99	45 63	45 28	44 95	44 64	44 36
48	43 96	21	51 24	50 79	50 33	49 88	49 46	49 04	48 64	48 24	47 87	47 51	47 18	46 87
49	44 86	21	52 72	52 24	51 75	51 27	50 82	50 38	49 95	49 53	49 13	48 74	48 38	48 04
50	47 42	20	55 90	55 40	54 88	54 38	53 89	53 42	52 96	52 51	52 08	51 66	51 27	50 90
51	50 23	19	59 22	58 69	58 15	57 63	57 11	56 61	56 14	55 65	55 20	54 76	54 34	53 95
52	51 36	19	61 00	60 44	60 87	59 32	58 78	58 25	57 74	57 23	56 74	56 27	55 83	55 40
53	54 52	18	64 94	64 36	63 75	63 16	62 59	62 03	61 49	60 94	60 41	59 91	59 43	58 97
54	58 03	17	69 38	68 76	68 11	67 49	66 88	66 28	65 70	65 10	64 54	63 99	63 47	62 97
55	59 42	17	71 83	71 17	70 49	69 82	69 16	68 52	67 90	67 26	66 64	66 05	65 49	64 93
56	63 40	16	77 01	76 31	75 58	74 87	74 16	73 47	72 80	72 11	71 44	70 80	70 18	69 59
57	67 86	15	82 61	82 06	81 28	80 52	79 77	79 02	78 29	77 55	76 82	76 12	75 45	74 80
58	69 58	15	86 00	85 21	84 37	83 56	82 75	81 95	81 16	80 35	79 56	78 89	78 07	77 36
59	74 70	14	92 74	91 89	91 00	90 12	89 25	88 39	87 54	86 66	85 81	84 98	84 18	83 40
60	80 50	13	100 29	99 38	98 43	97 49	96 56	95 63	94 71	93 76	92 84	91 94	91 06	90 21

*Premiums will be reduced to the amount in this column during the remainder of the endowment term should the beneficiary die before the insured.

†Premiums are payable during the term of years indicated in this column, and the "Joint Income" commences at the end thereof.

Distribution of Surplus.—Policies having 20 or more years to run are issued on the 20-year distribution plan, and the surplus will be paid in cash or may be used to purchase an annuity; those having 15 or more but less than 20, are issued on 15-year distribution; and those having less than 15 years are issued on the 10-year distribution.

Joint Income Instalment Endowment Policy (Participating), Annual Premiums for \$1,000, Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as either the Insured or the Beneficiary shall survive thereafter.

Age of Insured.	*Redu'd Pre. at death of the Beneficiary	†No. of Years End't Period	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.											
			41	42	43	44	45	46	47	48	49	50	51	52
21	19 41	39	20 28	20 22	20 15	20 09	20 03	19 98	19 92	19 88	19 83	19 78	19 74	19 70
22	19 50	39	20 38	20 32	20 25	20 19	20 13	20 07	20 02	19 97	19 92	19 88	19 84	19 79
23	20 10	38	20 99	20 93	20 86	20 80	20 74	20 68	20 62	20 57	20 53	20 48	20 44	20 40
24	20 72	37	21 63	21 56	21 49	21 42	21 37	21 31	21 25	21 20	21 15	21 10	21 06	21 02
25	20 85	37	21 77	21 70	21 63	21 56	21 50	21 44	21 39	21 33	21 29	21 24	21 19	21 15
26	21 52	36	22 45	22 38	22 31	22 25	22 18	22 12	22 06	22 01	21 96	21 91	21 87	21 83
27	22 23	35	23 18	23 11	23 05	22 97	22 90	22 84	22 78	22 73	22 67	22 63	22 58	22 54
28	22 39	35	23 36	23 28	23 21	23 14	23 07	23 01	22 95	22 89	22 84	22 79	22 74	22 70
29	23 16	34	24 15	24 07	23 99	23 92	23 85	23 79	23 73	23 67	23 62	23 57	23 52	23 48
30	23 98	33	24 99	24 91	24 83	24 76	24 69	24 62	24 56	24 50	24 45	24 39	24 35	24 30
31	24 19	33	25 22	25 14	25 06	24 98	24 91	24 84	24 78	24 72	24 66	24 61	24 56	24 52
32	25 07	32	26 13	26 04	25 96	25 88	25 81	25 74	25 67	25 61	25 55	25 50	25 45	25 40
33	26 03	31	27 12	27 03	26 95	26 86	26 79	26 71	26 64	26 58	26 52	26 47	26 41	26 37
34	26 30	31	27 43	27 33	27 24	27 16	27 08	27 00	26 93	26 87	26 80	26 75	26 69	26 64
35	27 33	30	28 49	28 40	28 30	28 21	28 13	28 05	27 98	27 91	27 85	27 79	27 74	27 68
36	28 48	29	29 62	29 52	29 43	29 33	29 25	29 17	29 10	29 02	28 96	28 90	28 84	28 79
37	28 78	29	30 02	29 91	29 81	29 71	29 62	29 54	29 47	29 39	29 33	29 28	29 20	29 15
38	29 99	28	31 28	31 17	31 06	30 96	30 87	30 78	30 70	30 62	30 55	30 49	30 43	30 37
39	31 29	27	32 65	32 53	32 42	32 31	32 21	32 12	32 03	31 95	31 87	31 81	31 74	31 69
40	31 73	27	33 18	33 04	32 92	32 80	32 69	32 59	32 50	32 42	32 34	32 27	32 20	32 14
41	33 17	26	34 70	34 56	34 42	34 29	34 18	34 07	33 98	33 89	33 80	33 73	33 66	33 60
42	34 72	25	36 36	36 20	36 05	35 91	35 78	35 67	35 57	35 47	35 38	35 30	35 23	35 17
43	36 29	25	37 05	36 87	36 71	36 56	36 42	36 30	36 19	36 09	35 99	35 90	35 82	35 76
44	37 61	24	38 92	38 72	38 54	38 37	38 22	38 09	37 97	37 85	37 75	37 66	37 57	37 50
45	38 88	23	40 94	40 73	40 53	40 35	40 18	40 04	39 91	39 79	39 67	39 57	39 48	39 40
46	39 59	23	41 80	41 57	41 35	41 16	40 98	40 82	40 68	40 55	40 43	40 31	40 22	40 14
47	41 68	22	44 08	43 82	43 59	43 37	43 18	43 01	42 85	42 71	42 57	42 45	42 35	42 26
48	43 96	21	46 57	46 29	46 04	45 80	45 59	45 40	45 23	45 07	44 92	44 79	44 68	44 58
49	44 86	21	47 71	47 41	47 13	46 87	46 64	46 43	46 24	46 07	45 91	45 76	45 64	45 53
50	47 42	20	50 55	50 22	49 92	49 63	49 38	49 15	48 94	48 74	48 56	48 40	48 27	48 13
51	50 23	19	53 57	53 22	52 90	52 59	52 31	52 07	51 84	51 63	51 44	51 27	51 13	51 00
52	51 86	19	55 09	54 62	54 26	53 93	53 63	53 36	53 11	52 88	52 67	52 48	52 33	52 19
53	54 52	18	58 53	58 11	57 73	57 36	57 03	56 73	56 45	56 20	55 97	55 76	55 59	55 44
54	56 03	17	62 49	62 03	61 61	61 21	60 84	60 51	60 20	59 91	59 65	59 41	59 23	59 05
55	59 42	17	64 41	63 91	63 44	63 09	62 59	62 21	61 87	61 54	61 23	60 99	60 77	60 57
56	63 40	16	69 09	68 45	67 93	67 44	66 99	66 56	66 17	65 81	65 48	65 18	64 93	64 70
57	67 86	15	74 14	73 55	72 97	72 43	71 92	71 44	71 00	70 60	70 22	69 88	69 60	69 34
58	69 58	15	76 65	75 98	75 34	74 74	74 17	73 64	73 14	72 68	72 26	71 88	71 55	71 25
59	74 70	14	82 62	81 88	81 18	80 51	79 88	79 28	78 73	78 21	77 74	77 31	76 94	76 59
60	80 50	13	89 36	88 54	87 77	87 03	86 33	85 66	85 04	84 47	83 94	83 45	83 02	82 63

*Premiums will be reduced to the amount in this column during the remainder of the endowment term should the beneficiary die before the insured.

†Premiums are payable during the term of years indicated in this column, and the "Joint Income" commences at the end thereof.

Distribution of Surplus.—Policies having 20 or more years to run are issued on the 20-year distribution plan, and the surplus will be paid in cash or may be used to purchase an annuity; those having 15 or more, but less than 20, are issued on 15-year distribution; and those having less than 15 years are issued on the 10-year distribution.

Joint Income Instalment Endowment (Participating) Annual Premiums for \$1,000, Payable in Yearly Instalments of \$60 each for Twenty Years, and as much longer as either the Insured or the Beneficiary shall survive thereafter.

Age of Insured.	Reduced Premium at Death of Beneficiary.	Number of Years Endowment Period.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.										
			53	54	55	56	57	58	59	60	61	62	63
21	19 41	39	19 67	19 68	19 60	19 57	19 55	19 53	19 51	19 49	19 48	19 46	19 45
22	19 50	39	19 76	19 72	19 69	19 67	19 64	19 62	19 60	19 58	19 57	19 55	19 54
23	20 10	38	20 86	20 92	20 89	20 87	20 84	20 82	20 80	20 78	20 77	20 75	20 74
24	20 72	37	20 98	20 95	20 92	20 89	20 86	20 84	20 82	20 80	20 79	20 77	20 76
25	20 85	37	21 11	21 08	21 05	21 02	20 99	20 97	20 95	20 93	20 92	20 91	20 90
26	21 52	36	21 79	21 75	21 72	21 69	21 67	21 64	21 62	21 60	21 59	21 58	21 57
27	22 23	35	22 50	22 46	22 43	22 40	22 38	22 35	22 33	22 31	22 30	22 29	22 28
28	22 89	35	22 67	22 63	22 59	22 56	22 54	22 51	22 49	22 47	22 46	22 45	22 44
29	23 16	34	23 44	23 40	23 37	23 34	23 31	23 28	23 26	23 24	23 23	23 22	23 21
30	23 98	33	24 26	24 22	24 19	24 16	24 13	24 11	24 08	24 06	24 05	24 04	24 03
31	24 19	33	24 47	24 44	24 40	24 37	24 34	24 32	24 29	24 28	24 26	24 25	24 24
32	25 07	32	25 36	25 32	25 29	25 26	25 23	25 20	25 18	25 16	25 14	25 13	25 12
33	26 03	31	26 32	26 28	26 25	26 22	26 19	26 16	26 14	26 12	26 10	26 09	26 08
34	26 50	31	26 60	26 56	26 52	26 49	26 46	26 44	26 41	26 39	26 37	26 36	26 35
35	27 33	30	27 64	27 59	27 56	27 53	27 50	27 47	27 44	27 42	27 40	27 39	27 38
36	28 43	29	28 75	28 70	28 66	28 63	28 60	28 57	28 54	28 52	28 51	28 49	28 48
37	28 78	29	29 10	29 06	29 02	28 98	28 95	28 92	28 90	28 87	28 86	28 84	28 83
38	29 39	28	30 32	30 28	30 23	30 20	30 17	30 14	30 11	30 09	30 07	30 06	30 04
39	31 29	27	31 63	31 59	31 54	31 50	31 47	31 44	31 42	31 39	31 37	31 35	31 34
40	31 73	27	32 09	32 04	31 99	31 95	31 92	31 89	31 86	31 83	31 81	31 80	31 78
41	33 17	26	33 54	33 49	33 44	33 40	33 36	33 33	33 30	33 27	33 25	33 24	33 22
42	34 72	25	35 10	35 05	35 00	34 95	34 92	34 88	34 85	34 83	34 81	34 79	34 78
43	35 29	25	35 69	35 63	35 58	35 53	35 50	35 46	35 43	35 40	35 38	35 36	35 35
44	37 01	24	37 43	37 37	37 31	37 27	37 23	37 19	37 15	37 12	37 11	37 09	37 07
45	38 88	23	39 33	39 26	39 20	39 15	39 11	39 07	39 03	39 00	38 98	38 96	38 94
46	39 59	23	40 06	39 99	39 93	39 87	39 83	39 78	39 75	39 72	39 69	39 67	39 65
47	41 68	22	42 18	42 10	42 04	41 98	41 93	41 88	41 85	41 81	41 79	41 77	41 75
48	43 96	21	44 49	44 41	44 34	44 28	44 23	44 18	44 13	44 10	44 07	44 05	44 03
49	44 84	21	45 43	45 35	45 27	45 20	45 14	45 09	45 05	45 01	44 98	44 96	44 94
50	47 42	20	48 04	47 96	47 86	47 79	47 73	47 67	47 62	47 58	47 55	47 52	47 50
51	50 23	19	50 88	50 78	50 69	50 62	50 55	50 49	50 44	50 40	50 37	50 34	50 31
52	51 36	19	52 07	51 96	51 86	51 77	51 70	51 64	51 58	51 54	51 50	51 47	51 45
53	54 52	18	55 29	55 17	55 06	54 97	54 89	54 82	54 76	54 71	54 68	54 64	54 61
54	58 03	17	58 39	58 26	58 13	58 03	57 54	57 44	57 36	57 30	57 24	57 16	57 13
55	59 42	17	60 39	60 23	60 09	59 98	59 88	59 79	59 71	59 65	59 61	59 57	59 53
56	63 40	16	64 49	64 31	64 15	64 02	63 91	63 81	63 72	63 65	63 60	63 56	63 52
57	67 86	15	69 10	68 89	68 70	68 56	68 43	68 32	68 22	68 14	68 08	68 04	67 99
58	69 58	15	70 98	70 74	70 53	70 37	70 22	70 09	69 98	69 89	69 83	69 77	69 72
59	74 70	14	76 28	76 01	75 76	75 58	75 42	75 27	75 15	75 04	74 97	74 91	74 86
60	80 50	13	82 28	81 97	81 69	81 49	81 30	81 14	81 00	80 88	80 80	80 73	80 67

*Premiums will be reduced to the amount in this column during the remainder of the Endowment Term should the Beneficiary die before the Insured.

+Premiums are payable during the term of years indicated in this column and the "Joint Income" commences at the end thereof.

Distribution of Surplus.—Policies having twenty or more years to run are issued on the Twenty-year Distribution plan, and the surplus will be paid in cash, or may be used to purchase an annuity. Those having fifteen or more, but less than twenty, are issued on Fifteen-year Distribution, and those having less than fifteen years are issued on the Ten-year Distribution.

MUTUAL LIFE OF NEW YORK.

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Joint Income Instalment Endowment Policy (Participating). Annual Premiums for \$1,000, Payable in Yearly Instalments of \$50 each for Twenty Years; and as much longer as either the Insured or the Beneficiary shall survive thereafter.

Age of Insured.	*Reduced Premium at death of Beneficiary.	†No. of Yrs Endowment Period.	Age of Beneficiary at the Date of Issue of Policy.							Contingent Additions (Participating) Extra Annual Premium per \$100.		
			64	65	66	67	68	69	70	10-Year Distribution Period.	15-Year Distribution Period.	20-Year Distribution Period.
21	19 41	39	19 44	19 44	19 43	19 43	19 43	19 42	19 42	85 00	88 64	811 38
22	19 50	38	19 53	19 53	19 52	19 52	19 52	19 51	19 51	6 03	8 73	11 52
23	20 10	38	20 13	20 13	20 12	20 12	20 12	20 11	20 11	6 08	8 82	11 58
24	20 72	37	20 75	20 75	20 74	20 74	20 74	20 73	20 73	6 14	8 92	11 55
25	20 85	37	20 88	20 88	20 87	20 87	20 87	20 86	20 86	6 20	9 03	12 04
26	21 52	36	21 55	21 55	21 54	21 54	21 53	21 53	21 53	6 26	9 16	12 25
27	22 23	35	22 27	22 26	22 25	22 25	22 24	22 24	22 24	6 33	9 29	12 49
28	22 39	35	22 43	22 42	22 41	22 41	22 40	22 40	22 40	6 41	9 43	12 75
29	23 16	34	23 19	23 19	23 18	23 18	23 17	23 17	23 17	6 49	9 59	13 03
30	23 98	33	24 01	24 01	24 00	24 00	23 99	23 99	23 99	6 59	9 77	13 36
31	24 19	33	24 23	24 22	24 21	24 21	24 20	24 20	24 20	6 69	9 96	13 73
32	25 07	32	25 11	25 10	25 09	25 09	25 08	25 08	25 08	6 80	10 18	14 14
33	26 03	31	26 07	26 06	26 05	26 05	26 04	26 04	26 04	6 92	10 43	14 60
34	26 30	31	26 34	26 33	26 32	26 32	26 31	26 31	26 31	7 05	10 70	15 12
35	27 33	30	27 37	27 36	27 35	27 35	27 34	27 34	27 34	7 20	11 01	15 71
36	28 43	29	28 47	28 46	28 45	28 45	28 44	28 44	28 44	7 37	11 35	16 36
37	28 78	29	28 82	28 81	28 80	28 80	28 79	28 79	28 79	7 55	11 75	17 09
38	29 99	28	30 03	30 02	30 01	30 01	30 01	30 00	30 00	7 76	12 19	17 90
39	31 29	27	31 33	31 32	31 31	31 31	31 31	31 30	31 30	7 99	12 69	18 80
40	31 73	27	31 77	31 76	31 75	31 75	31 75	31 74	31 74	8 26	13 25	19 80
41	33 17	26	33 21	33 20	33 19	33 19	33 19	33 18	33 18	8 56	13 88	20 91
42	34 72	25	34 76	34 75	34 74	34 74	34 74	34 73	34 73	8 91	14 59	22 12
43	35 29	25	35 33	35 32	35 31	35 31	35 31	35 30	35 30	9 30	15 37	23 46
44	37 01	24	37 06	37 04	37 04	37 03	37 03	37 02	37 02	9 74	16 24	24 93
45	38 88	23	38 93	38 91	38 91	38 90	38 90	38 89	38 89	10 23	17 20	26 53
46	39 59	23	39 64	39 63	39 62	39 61	39 61	39 60	39 60	10 78	18 27	28 28
47	41 08	22	41 73	41 72	41 71	41 70	41 70	41 69	41 69	11 40	19 44	30 19
48	43 96	21	44 02	44 00	43 99	43 98	43 98	43 97	43 97	12 08	20 73	32 25
49	44 86	21	44 92	44 90	44 89	44 88	44 88	44 87	44 87	12 84	22 15	34 49
50	47 42	20	47 48	47 46	47 45	47 44	47 44	47 43	47 43	13 68	23 70	36 90
51	50 23	19	50 29	50 27	50 26	50 25	50 25	50 24	50 24	14 61	25 39	39 48
52	51 36	19	51 43	51 41	51 39	51 38	51 38	51 37	51 37	15 63	27 24	42 24
53	54 52	18	54 59	54 57	54 56	54 55	54 54	54 54	54 53	16 76	29 24	45 16
54	58 03	17	58 11	58 08	58 07	58 06	58 05	58 05	58 04	17 99	31 42	48 23
55	59 42	17	59 50	59 47	59 46	59 45	59 44	59 44	59 43	19 35	33 77	51 15
56	63 40	16	63 49	63 46	63 45	63 43	63 42	63 42	63 41	20 83	36 30	.....
57	67 86	15	67 95	67 92	67 91	67 90	67 88	67 88	67 87	22 45	39 02	.....
58	69 58	15	69 68	69 65	69 63	69 62	69 61	69 60	69 59	24 22	41 01	.....
59	74 70	14	74 81	74 78	74 76	74 74	74 73	74 72	74 71	26 15	44 96	.....
60	80 50	13	80 62	80 58	80 56	80 55	80 53	80 52	80 51	28 25	48 17	.....
61	.....	.....	.....	.....	.....	.....	.....	.....	.....	30 52	.....	.....
62	.....	.....	.....	.....	.....	.....	.....	.....	.....	32 97	.....	.....
63	.....	.....	.....	.....	.....	.....	.....	.....	.....	35 59	.....	.....
64	.....	.....	.....	.....	.....	.....	.....	.....	.....	38 28	.....	.....
65	.....	.....	.....	.....	.....	.....	.....	.....	.....	41 31	.....	.....

*Premiums will be reduced to the amount in this column during the remainder of the endowment term should the beneficiary die before the insured.

†Premiums are payable during the term of years indicated in this column, and the "Joint Income" commences at the end thereof.

Distribution of Surplus. — Policies having 20 or more years to run are issued on the 20-year distribution plan, and the surplus will be paid in cash or may be used to purchase an annuity; those having 15 or more but less than 20 are issued on 15-year distribution; and those having less than 15 years are issued on the 10-year distribution.

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Largest Amount of Insurance it will write on a Single Life, \$25,000. Premiums for each \$1,000 Insurance (Participating).

LIFE OPTION POLICIES.

ENDOWMENT BONDS.—Continuous Annual Premiums.

Age at Issue.	Continuous Annual Premiums.	10 Annual Premiums.	16 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
20	818 73	846 85	834 40	828 54	8372 81	8102 18	866 08	848 30	838 07	821 46	806 38	793 30
21	19 13	47 04	84 92	28 99	877 65	102 27	66 17	48 49	38 13	31 59	27 14	24 08
22	19 56	47 76	85 46	29 45	883 14	102 36	66 24	48 60	38 31	31 73	27 30	24 27
23	20 00	48 49	86 08	29 92	888 82	102 45	66 37	48 71	38 43	31 87	27 43	24 43
24	20 46	49 26	86 61	30 41	894 68	102 55	66 46	48 83	38 57	32 03	27 58	24 71
25	20 95	50 06	87 21	30 92	400 70	102 65	66 59	48 96	38 71	32 20	27 87	24 96
26	21 46	50 87	87 83	31 45	406 93	102 76	66 71	49 09	38 87	32 38	28 09	25 23
27	21 99	51 72	88 47	32 00	413 37	102 88	66 84	49 24	39 03	32 58	28 33	25 53
28	22 56	52 59	89 14	32 57	419 99	103 01	66 98	49 39	39 21	32 80	28 60	26 06
29	23 15	53 50	89 88	33 17	426 82	103 14	67 13	49 56	39 41	33 03	28 89	26 21
30	23 77	54 43	40 55	33 78	433 84	103 25	67 29	49 74	39 62	33 29	29 20	26 53
31	24 42	55 40	41 30	34 43	441 11	103 43	67 46	49 94	39 86	33 57	29 55	27 02
32	25 11	56 40	42 07	35 09	448 57	103 59	67 64	50 16	40 11	33 88	29 93	27 43
33	25 84	57 44	42 87	35 79	456 27	103 77	67 84	50 38	40 39	34 22	30 34	27 98
34	26 60	58 52	43 70	36 51	464 21	103 95	68 06	50 63	40 69	34 59	30 80	28 53
35	27 41	59 63	44 57	37 27	472 36	104 15	68 28	50 90	41 02	35 00	31 30	29 13
36	28 26	60 78	45 47	38 06	480 78	104 37	68 53	51 20	41 39	35 45	31 95	29 73
37	29 16	61 98	46 41	38 89	489 43	104 60	68 80	51 58	41 79	35 94	32 45	30 54
38	30 11	63 22	47 38	39 76	498 32	104 85	69 10	51 89	42 23	36 49	33 11	31 37
39	31 11	64 50	48 40	40 66	507 46	105 12	69 43	52 29	42 72	37 08	33 83	32 11
40	32 18	65 83	49 46	41 62	516 85	105 42	69 78	52 72	43 26	37 74	34 62	.....
41	33 31	67 21	50 56	42 62	526 50	105 74	70 18	53 20	43 85	38 46	35 48	.....
42	34 51	68 64	51 72	43 68	536 40	106 10	70 61	53 74	44 50	39 26	36 42	.....
43	35 78	70 13	52 93	44 79	546 56	106 49	71 09	54 38	45 22	40 13	37 45	.....
44	37 13	71 68	54 21	45 97	556 98	106 92	71 62	54 98	46 02	41 10	38 58	.....
45	38 56	73 30	55 54	47 21	567 65	107 40	72 21	55 70	46 90	42 16	39 80	.....
46	40 09	74 98	56 95	48 53	578 59	107 93	72 86	56 50	47 87	43 32	41 18	.....
47	41 72	76 74	58 42	49 93	589 77	108 52	73 58	57 38	48 95	44 59	42 68	.....
48	43 45	78 57	59 98	51 42	601 16	109 17	74 38	58 36	50 13	45 98	.....	.....
49	45 30	80 48	61 62	53 00	612 80	109 89	75 27	59 44	51 43	47 51	.....	.....
50	47 27	82 43	63 35	54 69	624 62	110 68	76 24	60 69	52 87	49 17	.....	.....
51	49 36	84 56	65 18	56 48	636 62	111 56	77 32	61 94	54 44	50 97	.....	.....
52	51 59	86 73	67 11	58 39	648 80	112 52	78 50	63 39	56 16	.....	.....	.....
53	53 96	89 00	69 16	60 48	661 13	113 57	79 50	64 97	58 04	.....	.....	.....
54	56 50	91 37	71 31	62 62	673 59	114 74	81 24	66 72	60 09	.....	.....	.....
55	59 20	93 86	73 61	64 96	686 17	116 02	82 82	68 64	62 34	.....	.....	.....
56	62 09	96 46	76 05	67 47	698 83	117 42	84 56	70 75	.....	.....	.....	.....
57	65 17	99 20	78 65	70 16	711 57	118 97	86 48	73 06	.....	.....	.....	.....
58	68 46	102 68	81 42	73 05	724 38	120 67	88 59	75 59	.....	.....	.....	.....
59	71 98	106 11	84 39	76 16	737 21	122 54	90 91	78 36	.....	.....	.....	.....
60	75 75	108 32	87 56	79 52	750 06	124 60	93 47	81 40	.....	.....	.....	.....
61	79 77	111 71	90 97	83 13	.....	126 87	96 23	84 72	.....	.....	.....	.....
62	84 08	115 30	94 62	87 02	.....	.....	99 37	88 35	.....	.....	.....	.....
63	88 70	119 12	98 55	91 23	.....	.....	102 75	92 81	.....	.....	.....	.....
64	93 65	123 19	102 77	95 78	.....	.....	.....	.....	.....	.....	.....	.....
65	98 95	127 53	107 32	100 71	.....	.....	.....	.....	.....	.....	.....	.....

For semi-annual rates multiply annual by .51.
For quarterly rates multiply annual by .26.

*Premiums for each \$1,000 Insurance (Nonparticipating).

Age at Issue.	LIFE.				ENDOWMENT.—Continuous Annual Premiums.					TERM RATES Non-Renewable Annual Premiums.	
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	5-Year Term.	10-Year Term.
20	\$15 57	\$42 10	\$30 62	\$25 00	\$95 74	\$61 06	\$44 07	\$34 16	\$27 81	\$10 74	\$10 92
21	15 91	42 72	31 08	25 37	95 77	61 10	44 11	34 21	27 87	10 81	11 01
22	16 26	43 35	31 54	25 76	95 81	61 13	44 16	34 27	27 95	10 89	11 09
23	16 63	44 00	32 02	26 16	95 84	61 17	44 21	34 33	28 03	10 97	11 19
24	17 01	44 68	32 52	26 57	95 87	61 22	44 26	34 40	28 12	11 05	11 29
25	17 42	45 37	33 04	27 00	95 91	61 27	44 32	34 48	28 22	11 14	11 40
26	17 84	46 10	33 57	27 44	95 95	61 32	44 39	34 56	28 33	11 24	11 51
27	18 29	46 84	34 12	27 90	96 00	61 37	44 46	34 65	28 46	11 34	11 64
28	18 75	47 61	34 69	28 38	96 04	61 43	44 53	34 76	28 59	11 45	11 78
29	19 24	48 40	35 28	28 87	96 09	61 50	44 62	34 87	28 74	11 57	11 93
30	19 76	49 22	35 89	29 38	96 15	61 57	44 71	34 99	28 91	11 70	12 09
31	20 30	50 07	36 52	29 91	96 21	61 65	44 82	35 13	29 10	11 84	12 27
32	20 88	50 94	37 17	30 47	96 28	61 74	44 93	35 28	29 30	12 00	12 47
33	21 48	51 85	37 85	31 04	96 35	61 83	45 06	35 46	29 54	12 17	12 69
34	22 11	52 78	38 55	31 64	96 43	61 94	45 20	35 65	29 79	12 36	12 92
35	22 78	53 74	39 27	32 26	96 52	62 05	45 36	35 86	30 08	12 56	13 19
36	23 49	54 74	40 03	32 91	96 61	62 18	45 53	36 11	30 40	12 79	13 48
37	24 24	55 77	40 81	33 59	96 72	62 33	45 73	36 38	30 76	13 04	13 80
38	25 03	56 84	41 63	34 30	96 84	62 49	45 96	36 68	31 16	13 31	14 16
39	25 87	57 94	42 47	35 04	96 97	62 67	46 21	37 01	31 60	13 61	14 57
40	26 75	59 08	43 35	35 82	97 12	62 88	46 49	37 39	32 10	13 95	15 03
41	27 69	60 26	44 27	36 64	97 28	63 11	46 81	37 82	32 64	14 37	15 60
42	28 69	61 48	45 23	37 50	97 47	63 37	47 16	38 29	33 25	14 84	16 25
43	29 75	62 75	46 23	38 40	97 68	63 67	47 56	38 82	33 93	15 37	16 98
44	30 87	64 06	47 27	39 36	97 92	64 00	48 02	39 41	34 68	15 96	17 80
45	32 06	65 43	48 37	40 37	98 19	64 38	48 52	40 07	35 51	16 64	18 73
46	33 33	66 85	49 52	41 44	98 50	64 81	49 09	40 81	36 43	17 42	19 77
47	34 69	68 33	50 73	42 57	98 86	65 30	49 73	41 63	37 44	18 30	20 95
48	36 13	69 86	52 01	43 78	99 26	65 84	50 45	42 54	38 56	19 30	22 26
49	37 66	71 46	53 34	45 06	99 71	66 45	51 25	43 56	39 78	20 43	23 73
50	39 30	73 12	54 75	46 43	100 22	67 13	52 14	44 68	41 12	21 69	25 37
51	41 04	74 85	56 24	47 88	100 79	67 90	53 12	45 91	.....	23 10	27 19
52	42 89	76 65	57 80	49 43	101 43	68 75	54 22	47 28	.....	24 68	29 21
53	44 87	78 52	59 46	51 08	102 13	69 69	55 44	48 78	.....	26 43	31 45
54	46 97	80 47	61 21	52 85	102 92	70 74	56 79	50 42	.....	28 39	33 93
55	49 22	82 51	63 06	54 75	103 80	71 91	58 29	52 23	.....	30 55	36 67
56	51 62	84 64	65 03	56 79	104 78	73 21	59 94	.....	.....	32 96	39 71
57	54 18	86 87	67 13	58 97	105 86	74 65	61 76	.....	.....	35 68	43 05
58	56 92	89 21	69 37	61 33	107 07	76 25	63 77	.....	.....	38 59	46 75
59	59 85	91 67	71 76	63 86	108 42	78 03	65 97	.....	.....	41 86	50 42
60	62 97	94 27	74 33	66 60	109 91	80 00	68 40	.....	.....	45 48	55 30
61	66 32	97 00	77 08	69 54	111 56	82 18	.....	.....	.....	.....	.....
62	69 91	99 90	80 03	72 73	113 41	84 59	.....	.....	.....	.....	.....
63	73 74	102 97	83 20	76 18	115 45	87 24	.....	.....	.....	.....	.....
64	77 86	106 24	86 62	79 91	117 72	90 17	.....	.....	.....	.....	.....
65	82 26	109 73	90 31	83 95	120 24	93 39	.....	.....	.....	.....	.....

*Nonforfeiture values same as for Participating Policies.

INSTALMENT BENEFITS.

Number and Rates per \$1,000.

Age at Issue.	LIFE OPTION.			20-PAYMENT LIFE OPTION.			15-PAYMENT LIFE OPTION.			10-PAYMENT LIFE OPTION.		
	Ten of \$100.	Fifteen of \$66 2-3.	Twenty of \$50.	Ten of \$100.	Fifteen of \$66 2-3.	Twenty of \$50.	Ten of \$100.	Fifteen of \$66 2-3.	Twenty of \$50.	Ten of \$100.	Fifteen of \$66 2-3.	Twenty of \$50.
20	\$16 46	\$15 35	\$14 35	\$25 08	\$23 40	\$21 68	\$30 22	\$28 20	\$26 36	\$40 72	\$38 00	\$35 51
21	16 82	15 69	14 67	25 47	23 76	22 21	30 69	28 63	26 76	41 33	38 56	36 04
22	17 19	16 03	14 99	25 88	24 14	22 56	31 16	29 08	27 18	41 96	39 15	36 59
23	17 57	16 40	15 32	26 29	24 53	22 92	31 66	29 54	27 81	42 61	39 76	37 16
24	17 99	16 78	15 68	26 73	24 94	23 31	32 17	30 01	28 06	43 28	40 38	37 74
25	18 41	17 17	16 05	27 18	25 36	23 70	32 69	30 50	28 51	43 97	41 03	38 35
26	18 85	17 59	16 44	27 64	25 79	24 10	33 24	31 01	28 99	44 70	41 70	38 96
27	19 33	18 03	16 86	28 12	26 24	24 53	33 81	31 54	29 48	45 44	42 40	39 53
28	19 82	18 49	17 29	28 63	26 71	24 96	34 40	32 09	30 00	46 21	43 11	40 29
29	20 34	18 96	17 74	29 14	27 19	25 42	35 00	32 66	30 53	47 01	43 86	40 99
30	20 88	19 49	18 21	29 69	27 70	25 89	35 64	33 25	31 08	47 83	44 63	41 71
31	21 46	20 03	18 72	30 25	28 22	26 38	36 29	33 86	31 64	48 68	45 42	42 46
32	22 06	20 58	19 24	30 84	28 77	26 89	36 96	34 49	32 23	49 56	46 21	43 22
33	22 70	21 18	19 80	31 45	29 34	27 42	37 68	35 15	32 85	50 48	47 09	44 02
34	23 37	21 81	20 38	32 09	29 94	27 98	38 49	35 83	33 49	51 42	47 97	44 84
35	24 08	22 47	21 00	32 75	30 55	28 56	39 16	36 54	34 15	52 39	48 88	45 69
36	24 83	23 17	21 65	33 45	31 21	29 17	39 95	37 27	34 84	53 41	49 83	46 58
37	25 62	23 90	22 34	34 17	31 89	29 80	40 78	38 04	35 56	54 46	50 81	47 49
38	26 45	24 68	23 07	34 93	32 59	30 46	41 63	38 84	36 30	55 55	51 82	48 44
39	27 34	25 51	23 84	35 73	33 34	31 16	42 53	39 68	37 08	56 67	52 87	49 42
40	28 27	26 38	24 66	36 57	34 12	31 89	43 46	40 54	37 90	57 84	53 96	50 44
41	29 27	27 31	25 52	37 45	34 94	32 66	44 43	41 45	38 75	59 06	55 10	51 50
42	30 32	28 29	26 44	38 36	35 81	33 47	45 45	42 41	39 64	60 32	56 28	52 69
43	31 44	29 33	27 41	39 35	36 72	34 32	46 51	43 40	40 56	61 63	57 50	53 74
44	32 62	30 44	28 45	40 39	37 68	35 22	47 63	44 44	41 54	62 99	58 77	54 93
45	33 89	31 62	29 55	41 48	38 70	36 17	48 80	45 53	42 55	64 40	60 09	56 16
46	35 23	32 87	30 72	42 65	39 79	37 19	50 04	46 68	43 64	65 89	61 47	57 46
47	36 66	34 21	31 97	43 86	40 94	38 26	51 34	47 90	44 77	67 43	62 91	58 89
48	38 18	35 63	33 30	45 18	42 15	39 40	52 71	49 18	45 96	69 03	64 41	60 29
49	39 80	37 13	34 71	46 58	43 45	40 62	54 15	50 52	47 22	70 72	65 98	61 67
50	41 53	38 75	36 22	48 05	44 83	41 90	55 67	51 94	48 55	72 47	67 61	63 29
51	43 37	40 46	37 82	49 62	46 30	43 27	57 27	53 43	49 94	74 30	69 32	64 79
52	45 33	42 29	39 53	51 31	47 87	44 75	58 96	55 01	51 42	76 20	71 10	66 45
53	47 42	44 24	41 85	53 13	49 55	46 31	60 76	56 69	52 98	78 20	72 96	68 19
54	49 64	46 32	43 29	55 02	51 33	47 98	62 66	58 46	54 65	80 28	74 90	70 01
55	52 02	48 54	45 37	57 06	53 25	49 77	64 67	60 34	56 40	82 47	76 94	71 99
56	54 55	50 90	47 57	59 28	55 31	51 70	66 82	62 34	58 27	84 76	79 08	73 91
57	57 26	53 42	49 93	61 64	57 51	53 76	69 10	64 47	60 26	87 16	81 32	76 01
58	60 16	56 13	52 46	64 19	59 89	55 98	71 55	66 75	62 39	89 69	83 68	78 21
59	63 25	59 01	55 16	66 92	62 44	58 36	74 15	69 18	64 66	92 36	86 17	80 54
60	66 55	62 10	58 04	69 87	65 19	60 93	76 94	71 79	67 10	95 17	88 79	82 99
61	70 10	65 40	61 13	73 04	68 15	63 69	79 93	74 57	69 70	98 15	91 57	85 59
62	73 88	68 93	64 43	76 47	71 34	66 68	83 13	77 56	72 50	101 31	94 52	88 35
63	77 93	72 71	67 96	80 16	74 79	69 91	86 59	80 79	75 51	104 67	97 66	91 29
64	82 28	76 77	71 75	84 16	78 52	73 39	90 39	84 25	78 74	108 25	100 99	94 40
65	86 94	81 11	75 82	88 49	82 56	77 16	94 30	87 98	82 24	112 06	104 55	97 73

INSTALMENT BENEFITS.

Number and Rates per \$1,000.

Age at Issue.	10-YEAR ENDOWMENT BOND. Rates per \$1,000. Number and Amount of Instalments.			15-YEAR ENDOWMENT BOND.			20-YEAR ENDOWMENT BOND.			25-YEAR ENDOWMENT BOND.		
	Ten of \$100.	Fifteen of \$66 2-3.	Twenty of \$50.	Ten of \$100.	Fifteen of \$66 2-3.	Twenty of \$50.	Ten of \$100.	Fifteen of \$66 2-3.	Twenty of \$50.	Ten of \$100.	Fifteen of \$66 2-3.	Twenty of \$50.
20	\$89 79	\$83 77	\$78 30	\$58 06	\$54 17	\$50 63	\$42 52	\$39 67	\$37 08	\$33 46	\$31 22	\$29 18
21	89 86	83 84	78 36	58 14	54 24	50 70	42 60	39 75	37 15	33 55	31 31	29 26
22	89 94	83 91	78 43	58 23	54 32	50 78	42 70	39 84	37 24	33 66	31 40	29 35
23	90 01	83 98	78 50	58 31	54 41	50 85	42 80	39 93	37 32	33 77	31 50	29 45
24	90 10	84 06	78 57	58 41	54 50	50 94	42 90	40 03	37 41	33 89	31 62	29 55
25	90 20	84 16	78 66	58 52	54 60	51 03	43 02	40 13	37 51	34 01	31 73	29 66
26	90 30	84 25	78 74	58 62	54 69	51 12	43 14	40 25	37 62	34 15	31 86	29 78
27	90 40	84 34	78 83	58 74	54 80	51 22	43 26	40 36	37 73	34 30	32 00	29 91
28	90 51	84 44	78 93	58 86	54 91	51 33	43 40	40 50	37 85	34 45	32 15	30 05
29	90 62	84 55	79 03	58 98	55 03	51 43	43 54	40 63	37 97	34 63	32 31	30 20
30	90 75	84 67	79 14	59 12	55 16	51 56	43 71	40 78	38 12	34 82	32 49	30 36
31	90 88	84 79	79 26	59 27	55 30	51 69	43 88	40 94	38 26	35 02	32 68	30 54
32	91 02	84 93	79 38	59 44	55 46	51 83	44 06	41 11	38 42	35 24	32 88	30 73
33	91 17	85 06	79 51	59 61	55 61	51 98	44 26	41 30	38 60	35 49	33 11	30 95
34	91 34	85 22	79 65	59 80	55 79	52 15	44 48	41 50	38 79	35 75	33 36	31 18
35	91 52	85 38	79 81	60 00	55 98	52 32	44 73	41 73	39 01	36 04	33 63	31 43
36	91 70	85 56	79 97	60 22	56 19	52 52	44 99	41 97	39 23	36 37	33 93	31 71
37	91 90	85 75	80 14	60 46	56 41	52 72	45 26	42 24	39 48	36 72	34 26	32 02
38	92 13	85 96	80 34	60 72	56 65	52 95	45 59	42 54	39 76	37 10	34 62	32 36
39	92 37	86 18	80 55	61 00	56 92	53 20	45 94	42 86	40 06	37 53	35 02	32 73
40	92 63	86 43	80 78	61 32	57 21	53 47	46 33	43 23	40 40	38 01	35 46	33 15
41	92 91	86 69	81 03	61 66	57 53	53 77	46 75	43 62	40 77	38 53	35 95	33 60
42	93 22	86 97	81 29	62 04	57 86	54 10	47 22	44 05	41 18	39 10	36 48	34 10
43	93 56	87 29	81 59	62 46	58 28	54 47	47 73	44 54	41 63	39 74	37 08	34 66
44	93 95	87 66	81 93	62 94	58 72	54 88	48 31	45 07	42 13	40 43	37 72	35 26
45	94 36	88 04	82 29	63 44	59 19	55 33	48 94	45 66	42 68	41 21	38 45	35 93
46	94 83	88 48	82 70	64 02	59 73	55 83	49 64	46 32	43 29	42 07	39 25	36 60
47	95 35	88 96	83 15	64 66	60 33	56 38	50 42	47 05	43 97	43 01	40 13	37 51
48	95 92	89 49	83 65	65 36	60 98	57 00	51 28	47 85	44 72	44 05	41 10	38 43
49	96 55	90 08	84 20	66 13	61 70	57 67	52 23	48 73	45 54	45 20	42 17	39 41
50	97 25	90 74	84 81	66 99	62 51	58 42	53 28	49 71	46 46	46 45	43 34	40 51
51	98 02	91 45	85 48	67 93	63 38	59 24	54 43	50 78	47 47	47 83	44 63	41 71
52	98 88	92 24	86 21	68 98	64 36	60 15	55 70	51 96	48 57	49 34	46 04	43 03
53	99 79	93 11	87 02	70 12	65 42	61 15	57 09	53 27	49 79	51 00	47 58	44 47
54	100 81	94 06	87 91	71 39	66 60	62 25	58 62	54 69	51 12	52 80	49 27	46 05
55	101 94	95 11	88 89	72 78	67 90	63 46	60 31	56 27	52 59	54 77	51 10	47 70
56	103 18	96 28	89 97	74 30	69 33	64 80	62 16	58 00	54 21	.....	.....	.....
57	104 53	97 52	91 15	75 98	70 89	66 26	64 19	59 89	55 98	.....	.....	.....
58	106 02	98 92	92 46	77 84	72 62	67 83	66 41	61 96	57 92	.....	.....	.....
59	107 87	100 45	93 89	79 88	74 53	69 66	68 86	64 24	60 05	.....	.....	.....
60	109 48	102 14	95 47	82 13	76 63	71 62	71 52	66 73	62 37	.....	.....	.....
61	111 47	104 00	97 21	84 59	78 93	73 77	.....	.....	.....	.....	.....	.....
62	113 67	106 05	99 12	87 31	81 46	76 14	.....	.....	.....	.....	.....	.....
63	116 06	108 30	101 23	90 29	84 23	78 79	.....	.....	.....	.....	.....	.....
64	118 74	110 79	103 55	93 54	87 27	81 57	.....	.....	.....	.....	.....	.....
65	121 67	118 52	106 10	97 11	90 61	84 69	.....	.....	.....	.....	.....	.....

Rates to Secure Instalment Benefits. \$50 for 20 Years and
\$1,000 at End of Period. Nominal Insurance \$2,000.
Actual Insurance \$1,320.

Age at Issue.	LIFE.				ENDOWMENT.—Continuous Annual Premiums.			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.
20	\$24 73	\$61 19	\$45 41	\$37 69	\$134 90	\$87 29	\$63 88	\$50 27
21	25 27	62 10	46 11	38 27	135 00	87 35	64 01	50 42
22	25 82	63 05	46 82	38 88	135 12	87 48	64 16	50 57
23	26 40	64 02	47 56	39 50	135 24	87 61	64 30	50 73
24	27 02	65 03	48 33	40 16	135 37	87 76	64 46	50 92
25	27 66	66 07	49 12	40 83	135 52	87 92	64 63	51 10
26	28 38	67 15	49 94	41 53	135 68	88 07	64 82	51 31
27	29 04	68 27	50 80	42 26	135 82	88 25	65 00	51 54
28	29 78	69 42	51 68	43 01	135 98	88 43	65 21	51 77
29	30 56	70 62	52 59	43 79	136 15	88 62	65 42	52 03
30	31 38	71 87	53 54	44 61	136 35	88 83	65 67	52 32
31	32 25	73 15	54 52	45 45	136 55	89 05	65 93	52 62
32	33 15	74 47	55 54	46 34	136 76	89 30	66 20	52 95
33	34 11	75 84	56 61	47 25	136 98	89 55	66 51	53 32
34	35 12	77 25	57 70	48 21	137 23	89 84	66 84	53 72
35	36 19	78 72	58 84	49 20	137 50	90 15	67 21	54 15
36	37 31	80 25	60 02	50 26	137 77	90 48	67 59	54 64
37	38 50	81 82	61 27	51 34	138 08	90 83	68 02	55 17
38	39 75	83 45	62 55	52 49	138 42	91 23	68 50	55 75
39	41 08	85 14	63 89	53 69	138 78	91 65	69 03	56 39
40	42 46	86 90	65 29	54 94	139 17	92 13	69 61	57 11
41	43 97	88 72	66 76	56 26	139 59	92 64	70 24	57 89
42	45 56	90 62	68 29	57 66	140 06	93 21	70 94	58 74
43	47 23	92 59	69 89	59 13	140 57	93 84	71 72	59 71
44	49 02	94 64	71 56	60 68	141 15	94 56	72 58	60 75
45	50 92	96 76	73 32	62 32	141 77	95 32	73 53	61 91
46	52 94	98 99	75 18	64 08	142 47	96 19	74 58	63 21
47	55 09	101 80	77 13	65 93	143 25	97 14	75 76	64 62
48	57 37	103 72	79 19	67 88	144 11	98 20	77 05	66 19
49	59 80	106 25	81 36	69 98	145 06	99 36	78 47	67 91
50	62 40	108 88	83 64	72 20	146 12	100 65	80 05	69 79
51	65 16	111 62	86 04	74 56	147 26	102 07	81 78	71 87
52	68 10	114 49	88 59	77 09	148 53	103 64	83 68	74 14
53	71 24	117 48	91 28	79 79	149 93	105 35	85 78	76 62
54	74 58	120 61	94 15	82 66	151 46	107 25	88 07	79 34
55	78 16	123 90	97 17	85 75	153 15	109 34	90 61	82 29
56	81 66	127 34	100 39	89 06	155 01	111 64	93 39	.....
57	86 03	130 95	103 82	92 62	157 04	114 16	96 44	.....
58	90 38	134 75	107 49	96 44	159 29	116 94	99 78	.....
59	95 03	138 76	111 40	100 55	161 76	120 02	103 45	.....
60	99 99	142 99	115 60	104 97	164 48	123 40	107 45	.....

NOTE.—Values same as for Life Option Policies, and Endowment Bonds, Amount \$2,000, payable in instalments.

NATIONAL LIFE INS. CO. OF U. S. OF A., WASHINGTON, D. C.
Principal Branch Office, Chicago, Ill.

Largest Amount of Insurance it will write on a Single Life, \$20,000
Premiums for each \$1,000 Insurance.

For quarterly premiums, add 5 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, \$50,000.

Premiums for each \$1,000 Insurance (Participating).

Age at Issue.	LIFE.						ENDOWMENT. Continuous Annual Premiums.					Endowment at age 75.	10-Payment 20-Year Endowment.	10-Payment 30-Year Endowment.	15-Payment 30-Year Endowment.	20-Payment 30-Year Endowment.	20-Year Term.
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.						
20	18 50	42 70	32 10	28 90	23 90	382 50	103 40	66 80	48 10	37 60	31 00	19 10	77 70	61 20	45 70	38 10	13 00
21	18 80	48 40	32 60	27 40	24 30	387 70	103 50	66 40	48 20	37 70	31 10	19 60	77 80	61 30	45 80	38 20	13 20
22	19 20	44 10	33 20	27 80	24 80	343 90	103 60	66 50	48 40	37 90	31 20	20 00	77 90	61 50	46 00	38 40	13 30
23	19 70	44 80	33 70	28 30	25 20	348 60	103 70	66 60	48 50	38 00	31 40	20 50	78 10	61 70	46 10	38 50	13 50
24	20 20	45 60	34 30	28 80	25 70	354 80	103 80	66 70	48 60	38 20	31 60	21 00	78 20	61 90	46 30	38 70	13 70
25	20 70	46 40	34 90	29 40	26 10	360 20	103 90	66 80	48 70	38 30	31 70	21 60	78 30	62 10	46 50	38 90	14 00
26	21 20	47 20	35 60	29 90	26 60	366 40	104 10	66 90	48 90	38 50	31 90	22 10	78 50	62 40	46 70	39 10	14 20
27	21 50	48 10	36 20	30 50	27 20	372 80	104 20	67 10	49 00	38 70	32 10	22 70	78 70	62 60	46 90	39 30	14 50
28	22 30	49 00	36 90	31 10	27 70	379 40	104 30	67 20	49 20	38 90	32 40	23 40	78 80	62 90	47 20	39 50	14 70
29	22 90	49 90	37 60	31 70	28 30	386 20	104 50	67 40	49 40	39 10	32 60	24 00	79 00	63 20	47 40	39 80	15 10
30	23 50	50 90	38 40	32 30	28 90	393 20	104 60	67 60	49 60	39 30	32 90	24 70	79 20	63 50	47 70	40 00	15 40
31	24 20	51 90	39 20	33 00	29 50	400 50	104 80	67 70	49 80	39 50	33 20	25 50	79 50	63 90	48 00	40 30	15 80
32	24 90	52 90	40 00	33 70	30 10	408 10	105 00	67 90	50 00	39 80	33 50	26 30	79 70	64 30	48 30	40 60	16 20
33	25 60	54 00	40 80	34 40	30 80	415 90	105 10	68 10	50 20	40 10	33 90	27 10	79 90	64 70	48 70	41 00	16 60
34	26 40	55 10	41 70	35 20	31 50	424 00	105 30	68 40	50 50	40 40	34 30	28 00	80 20	65 20	49 10	41 40	17 20
35	27 30	56 30	42 60	36 00	32 30	432 40	105 60	68 80	50 80	40 80	34 70	28 90	80 50	65 50	49 50	41 80	17 70
36	28 10	57 50	43 50	36 80	33 10	441 00	105 80	68 90	51 20	41 20	35 20	29 90	80 80	66 30	50 00	42 20	18 30
37	29 00	58 70	44 50	37 70	33 90	449 90	106 00	69 20	51 50	41 60	35 50	31 00	81 20	66 90	50 60	42 70	19 00
38	30 00	60 10	45 80	38 60	34 80	459 10	106 30	69 50	51 90	42 10	36 00	32 10	81 60	67 60	51 10	43 30	19 80
39	31 10	61 40	46 60	39 60	35 70	468 60	106 60	69 90	52 30	42 60	36 50	33 30	82 00	68 30	51 80	43 90	20 60
40	32 20	62 80	47 80	40 60	36 70	478 40	106 90	70 20	52 80	43 20	37 00	34 50	82 50	69 10	52 50	44 50	21 50
41	33 30	64 30	49 00	41 70	37 70	488 60	107 30	70 50	53 30	43 80	37 50	35 90	83 00	70 00	53 20	45 20	22 50
42	34 60	65 80	50 20	42 80	38 80	498 90	107 70	71 10	53 90	44 50	38 20	37 30	83 50	71 00	54 00	46 00	23 60
43	35 90	67 40	51 50	44 00	40 00	509 70	108 10	71 70	54 50	45 30	38 70	38 90	84 20	72 00	54 90	46 90	24 90
44	37 30	69 10	52 90	45 30	41 20	520 70	108 60	72 20	55 20	46 10	39 10	40 50	85 00	73 20	55 90	47 80	26 20
45	38 80	70 80	54 30	46 60	42 60	532 00	109 10	72 90	56 00	47 10	39 60	42 30	85 70	74 40	57 00	48 90	27 70
46	40 40	72 70	55 80	48 00	44 00	543 70	109 60	73 60	56 80	48 10	40 30	44 20	86 80	.....	.....	50 00	29 40
47	42 10	74 60	57 40	49 60	45 50	555 70	110 30	74 80	57 80	49 20	41 40	46 30	87 50	.....	.....	51 30	31 20
48	43 90	76 50	59 10	51 20	47 10	567 90	111 00	75 20	58 80	50 50	42 60	48 50	88 60	.....	.....	52 60	33 20
49	45 80	78 60	60 90	52 90	48 80	580 50	111 70	76 20	60 00	51 90	43 80	50 80	89 70	.....	.....	54 10	35 50
50	47 90	80 80	62 80	54 70	50 70	590 50	112 60	77 20	61 30	53 40	44 90	53 40	91 00	.....	.....	55 70	37 70
51	50 10	83 00	64 90	56 60	.....	599 80	113 50	78 80	62 70	.....	.....	56 20	92 30	.....	.....	.....	.....
52	52 40	85 40	66 80	58 70	.....	609 20	114 60	79 60	64 20	.....	.....	59 20	93 90	.....	.....	.....	.....
53	54 90	87 90	69 10	60 80	.....	618 90	115 70	81 00	65 90	.....	.....	62 40	95 50	.....	.....	.....	.....
54	57 50	90 50	71 40	63 20	.....	628 60	117 00	82 50	67 70	.....	.....	65 90	97 30	.....	.....	.....	.....
55	60 40	98 20	73 90	65 70	.....	638 50	118 30	84 20	69 80	.....	.....	69 80	99 20	.....	.....	.....	.....
56	63 40	96 00	76 50	68 40	.....	648 50	119 80	86 10	.....	.....	.....	74 00	.....	.....	.....	.....	.....
57	66 60	99 00	79 80	71 30	.....	658 60	121 50	88 10	.....	.....	.....	78 60	.....	.....	.....	.....	.....
58	70 10	102 10	82 30	74 30	.....	668 70	123 30	90 40	.....	.....	.....	83 70	.....	.....	.....	.....	.....
59	73 80	105 40	85 50	77 70	.....	678 90	125 30	92 90	.....	.....	.....	89 90	.....	.....	.....	.....	.....
60	77 70	108 90	.....	.....	.....	689 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
61	81 90	112 60	.....	.....	.....	699 40	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	86 50	116 50	.....	.....	.....	709 70	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	91 30	120 70	.....	.....	.....	719 90	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	96 50	125 10	.....	.....	.....	730 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	102 10	129 80	.....	.....	.....	740 20	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

For one-half or one-quarter yearly premiums notes are taken for pro rata amount of annual premium with 6 per cent interest for the time of deferred payments.

INSURANCE AND INVESTMENT ACCUMULATION POLICY (PARTICIPATING).

Premiums for each \$1,000 Insurance. Adopted March 1, 1899.

Age at Issue.	LIFE.							ENDOWMENT.				
	Annual Premiums.	10. Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	30 Annual Premiums.	Single Payment Premiums.	Continuous Annual Premiums.				
								10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
21	\$19 62	\$48 56	\$36 00	\$29 84	\$26 26	\$23 95	331 78	105 84	\$68 40	\$50 07	\$39 38	\$32 54
22	20 06	49 30	36 55	30 31	26 68	24 36	337 53	105 92	68 50	50 17	39 50	32 68
23	20 51	50 06	37 13	30 80	27 12	24 77	343 58	106 02	68 60	50 28	39 63	32 82
24	20 99	50 85	37 73	31 31	27 57	25 19	349 88	106 11	68 70	50 40	39 76	32 96
25	21 49	51 67	38 35	31 83	28 05	25 64	356 46	106 22	68 82	50 53	39 90	33 15
26	22 01	52 51	38 98	32 37	28 54	26 11	363 84	106 33	68 94	50 66	40 06	33 34
27	22 56	53 38	39 65	32 94	29 05	26 59	370 50	106 44	69 07	50 81	40 28	33 54
28	23 14	54 28	40 33	33 52	29 58	27 10	377 98	106 56	69 21	50 97	40 41	33 76
29	23 74	55 21	41 05	34 13	30 14	27 63	385 78	106 70	69 35	51 13	40 61	33 99
30	24 38	56 18	41 78	34 76	30 72	28 19	393 91	106 84	69 51	51 31	40 82	34 26
31	25 05	57 18	42 55	35 42	31 32	28 77	402 39	106 98	69 68	51 51	41 05	34 54
32	25 75	58 21	43 34	36 11	31 96	29 38	411 23	107 15	69 86	51 72	41 31	34 85
33	26 50	59 28	44 16	36 82	32 62	30 02	420 44	107 32	70 06	51 95	41 59	35 19
34	27 28	60 38	45 02	37 56	33 31	30 70	430 03	107 50	70 27	52 20	41 89	35 57
35	28 11	61 53	45 91	38 34	34 02	31 42	440 02	107 70	70 50	52 47	42 28	35 99
36	28 98	62 71	46 83	39 15	34 80	.....	450 44	107 91	70 75	52 78	42 60	36 44
37	29 90	63 94	47 79	40 00	35 60	.....	461 27	108 14	71 02	53 10	43 00	36 94
38	30 88	65 21	48 79	40 89	36 45	.....	472 54	108 39	71 32	53 47	43 45	37 49
39	31 91	66 53	49 83	41 81	37 34	.....	484 24	108 66	71 64	53 87	43 94	38 10
40	33 01	67 90	50 92	42 79	38 28	.....	496 41	108 96	72 00	54 31	44 49	38 77
41	34 16	69 32	52 06	43 82	.....	.....	509 05	109 28	72 40	54 80	45 09	39 51
42	35 39	70 79	53 24	44 90	.....	.....	522 17	109 63	72 88	55 33	45 75	40 32
43	36 70	72 32	54 49	46 04	.....	.....	535 78	110 03	73 32	55 93	46 49	41 21
44	38 08	73 91	55 79	47 25	.....	.....	549 90	110 46	73 85	56 59	47 30	42 20
45	39 55	75 57	57 16	48 52	.....	.....	564 51	110 94	74 44	57 32	48 26	43 28
46	41 12	77 30	58 60	49 87	.....	.....	579 64	111 47	75 10	58 14	49 19	.....
47	42 79	79 10	60 11	51 31	.....	.....	595 27	112 06	75 83	59 03	50 29	.....
48	44 57	80 98	61 71	52 83	.....	.....	611 39	112 72	76 64	60 09	51 49	.....
49	46 46	82 95	63 39	54 45	.....	.....	628 00	113 44	77 54	61 13	52 82	.....
50	48 48	84 99	65 16	56 17	.....	.....	645 05	114 24	78 53	62 34	54 29	.....
51	50 62	87 12	67 03	58 01	.....	.....	662 54	115 13	79 62	63 37	.....	.....
52	52 91	89 35	69 01	59 37	.....	.....	680 43	116 10	80 82	65 15	.....	.....
53	55 35	91 68	71 10	62 06	.....	.....	698 72	117 17	82 15	66 76	.....	.....
54	57 95	94 11	73 31	64 29	.....	.....	717 88	118 35	83 61	68 55	.....	.....
55	60 72	96 66	75 66	66 69	.....	.....	736 38	119 64	85 21	70 51	.....	.....
56	63 68	99 33	78 16	.....	.....	.....	755 70	121 06	86 99	.....	.....	.....
57	66 84	102 13	80 82	.....	.....	.....	775 29	122 63	88 94	.....	.....	.....
58	70 22	105 08	83 66	.....	.....	.....	795 14	124 36	91 09	.....	.....	.....
59	73 83	108 19	86 69	.....	.....	.....	815 22	126 26	93 46	.....	.....	.....
60	77 69	111 47	89 94	.....	.....	.....	827 85	128 35	96 07	.....	.....	.....
61	81 82	114 94	.....	.....	.....	.....	834 83	130 66	.....	.....	.....	.....
62	86 24	118 62	.....	.....	.....	.....	841 66	133 20	.....	.....	.....	.....
63	90 97	122 53	.....	.....	.....	.....	847 31	136 00	.....	.....	.....	.....
64	96 05	126 69	.....	.....	.....	.....	853 37	139 08	.....	.....	.....	.....
65	101 48	131 13	.....	.....	.....	.....	859 81	142 47	.....	.....	.....	.....
66	107 31	.....	.....	.....	.....	.....	866 69	.....	.....	.....	.....	.....
67	113 56	.....	.....	.....	.....	.....	873 98	.....	.....	.....	.....	.....
68	120 25	.....	.....	.....	.....	.....	881 65	.....	.....	.....	.....	.....
69	125 42	.....	.....	.....	.....	.....	889 70	.....	.....	.....	.....	.....
70	135 11	.....	.....	.....	.....	.....	896 11	.....	.....	.....	.....	.....

For semi-annual rates multiply by 1.04 and divide by 2.
For quarterly rates, multiply by 1.06 and divide by 4.

SEVEN-YEAR EQUALIZATION POLICY

PROFITS.

The profits arising under policies issued on this plan will be apportioned only at the end of each seventh year from the date of the insurance and at the end of each seventh year thereafter during the continuance of the policy. Future results, so far as they depend upon future profits, cannot be foretold for the reason that such profits depend upon elements that are variable in their nature, such as the rate of mortality, expense and the rate of interest earned on investments. In view of the low premium rate at which this policy is sold and the large guarantees given therefor, the Company will not furnish any illustrations or estimates of profits for this policy, and agents are expressly forbidden to make any representations other than those contained in the policy.

SEVEN-YEAR EQUALIZATION POLICY.

Ordinary Life.

AGE.	ANNUAL PREMIUM.		ANNUAL LOANS.				PAID-UP.			
	1st Year.	After 1st Year.	End of 5th Yr.	End of 7th Yr.	End of 14th Yr.	End of 21st Yr.	End of 5th Yr.	End of 7th Yr.	End of 14th Yr.	End of 21st Yr.
21	\$ 19.62	\$ 15.42	\$ 29	\$ 48	\$ 124	\$ 226	\$ 95	\$ 140	\$ 296	\$ 446
22	20.06	15.77	30	50	128	234	98	144	302	454
23	20.51	16.14	31	51	133	243	100	147	308	462
24	20.99	16.52	32	54	138	252	103	150	315	470
25	21.49	16.91	33	56	144	261	105	154	321	478
26	22.01	17.34	35	58	150	270	108	158	327	486
27	22.56	17.79	36	60	156	280	111	161	334	494
28	23.14	18.24	38	62	162	290	113	165	341	502
29	23.74	18.74	39	65	168	301	116	169	347	511
30	24.38	19.25	41	68	175	311	119	173	354	520
31	25.05	19.80	42	70	182	322	122	177	361	528
32	25.75	20.37	44	73	189	333	125	181	368	536
33	26.50	20.98	46	76	196	344	128	185	375	544
34	27.28	21.62	48	79	203	355	131	189	382	552
35	28.11	22.30	50	83	210	367	134	193	389	560
36	28.98	23.02	52	86	218	378	137	197	396	567
37	29.90	23.77	54	89	226	390	140	202	403	575
38	30.88	24.57	56	93	234	402	144	206	410	583
39	31.91	25.42	58	96	242	414	147	211	417	590
40	33.01	26.32	61	100	250	426	150	215	424	598
41	34.16	27.28	63	104	258	438	154	220	431	605
42	35.39	28.29	66	109	267	450	157	225	438	612
43	36.70	29.38	69	113	276	462	161	229	444	619
44	38.08	30.53	71	117	285	474	164	234	451	626
45	39.55	31.75	74	122	294	486	168	238	457	633
46	41.12	33.05	77	126	303	497	171	243	464	639
47	42.79	34.44	80	131	312	509	175	247	470	646
48	44.57	35.92	83	135	321	521	178	252	476	652
49	46.46	37.50	86	140	330	532	181	256	482	658
50	48.48	39.19	89	144	340	543	185	260	488	664
51	50.62	40.98	92	149	349	554	188	264	494	669
52	52.91	42.88	95	154	358	565	191	268	499	675
53	55.35	44.92	98	159	367	575	194	272	505	680
54	57.95	47.11	102	164	376	586	197	276	510	685
55	60.72	49.43	105	169	385	597	200	280	515	690

After the third year, Loans and Paid-up Insurance or Continued Insurance are guaranteed in the policy each year. The Loans and Paid-up Insurance at end of the 5th, 7th, 14th and 21st insurance years are illustrated above. All amounts guaranteed by the Company will be shown in the policy. Agents are not allowed to use any other figures in illustrating the policy than those contained in the policy itself.

SEVEN-YEAR EQUALIZATION POLICY. 10-Payment Life.

AGE.	ANNUAL PREMIUM.		ANNUAL LOANS.				PAID-UP.		
	1st Year.	After 1st Year.	End of 5th Yr.	End of 7th Yr.	End of 14th Yr.	End of 21st Yr.	End of 5th Yr.	End of 7th Yr.	End of 9th Yr.
21	48.00	38.00	147	217	408	488	800	700	900
22	49.30	39.20	149	220	413	495	800	700	900
23	50.00	39.93	151	224	421	506	800	700	900
24	50.85	40.81	154	230	428	514	800	700	900
25	51.67	41.31	157	242	436	524	800	700	900
26	52.51	42.04	160	247	445	534	800	700	900
27	53.38	42.80	163	251	453	545	800	700	900
28	54.29	43.57	166	256	462	555	800	700	900
29	55.21	44.39	169	260	470	566	800	700	900
30	56.19	45.24	172	266	480	577	800	700	900
31	57.14	46.10	176	270	488	588	800	700	900
32	58.21	47.03	179	275	496	599	800	700	900
33	59.28	47.96	182	281	507	610	800	700	900
34	60.38	48.93	186	286	518	621	800	700	900
35	61.53	49.95	189	291	527	633	800	700	900
36	62.71	51.00	193	297	538	644	800	700	900
37	64.04	52.10	196	302	548	655	800	700	900
38	65.21	53.24	200	308	559	667	800	700	900
39	66.53	54.42	206	314	569	678	800	700	900
40	67.90	55.64	209	320	580	690	800	700	900
41	69.32	56.91	213	327	590	701	800	700	900
42	70.79	58.23	217	333	601	712	800	700	900
43	72.32	59.62	221	339	612	723	800	700	900
44	73.91	61.05	225	346	622	734	800	700	900
45	75.57	62.56	229	352	634	745	800	700	900
46	77.30	64.11	233	359	644	755	800	700	900
47	79.10	65.74	238	365	656	766	800	700	900
48	80.98	67.45	242	372	668	777	800	700	900
49	82.93	69.21	246	378	678	787	800	700	900
50	84.99	71.06	250	384	687	797	800	700	900
51	87.12	72.90	254	391	697	808	800	700	900
52	89.25	74.99	258	397	708	818	800	700	900
53	91.49	77.09	262	403	718	828	800	700	900
54	94.11	79.27	265	409	728	834	800	700	900
55	96.00	81.57	269	415	738	843	800	700	900

After the third year, Loans and Paid-up Insurance or Continued Insurance are guaranteed in the policy each year. The Loans and Paid up Insurance at end of the 5th, 7th, 14th and 21st insurance years are illustrated above. All amounts guaranteed by the Company will be shown in the policy. Agents are not allowed to use any other figures in illustrating the policy than those contained in the policy itself.

SEVEN-YEAR EQUALIZATION POLICY. 20-Payment Life.

AGE	ANNUAL PREMIUM.		ANNUAL LOANS.				PAID-UP.			
	1st Year.	After 1st Year.	End of 5th Yr.	End of 7th Yr.	End of 14th Yr.	End of 21st Yr.	End of 5th Yr.	End of 7th Yr.	End of 14th Yr.	End of 10th Yr.
21	80.84	22.16	67	111	287	453	250	350	700	950
22	30.21	23.52	69	118	292	406	250	350	700	950
23	30.90	23.83	70	116	299	508	250	350	700	950
24	31.31	24.30	71	118	304	514	250	350	700	950
25	31.83	24.79	73	120	309	524	250	350	700	950
26	32.37	25.24	74	123	316	534	250	350	700	950
27	32.94	25.70	76	125	322	545	250	350	700	950
28	33.52	26.20	77	126	324	555	250	350	700	950
29	34.11	26.69	79	130	335	566	250	350	700	950
30	34.76	27.22	81	133	341	577	250	350	700	950
31	35.42	27.78	82	135	346	583	250	350	700	950
32	36.11	28.26	84	139	353	599	250	350	700	950
33	36.82	28.98	86	141	359	610	250	350	700	950
34	37.56	29.68	88	144	369	621	250	350	700	950
35	38.34	30.23	90	147	376	632	250	350	700	950
36	39.16	30.92	92	150	384	643	250	350	700	950
37	40.00	31.63	94	154	391	655	250	350	700	950
38	40.89	32.39	96	157	398	667	250	350	700	950
39	41.81	33.17	98	160	406	678	250	350	700	950
40	42.79	34.01	100	164	414	690	250	350	700	950
41	43.82	34.87	102	167	421	701	250	350	700	950
42	44.90	35.80	104	170	428	712	250	350	700	950
43	46.04	36.78	106	174	436	723	250	350	700	950
44	47.23	37.80	108	177	443	734	250	350	700	950
45	48.48	38.87	111	181	450	745	250	350	700	950
46	49.87	40.01	113	184	457	756	250	350	700	950
47	51.31	41.24	116	188	464	769	250	350	700	950
48	52.83	42.53	118	191	471	777	250	350	700	950
49	54.43	43.91	120	194	477	787	250	350	700	950
50	56.17	45.37	122	198	483	797	250	350	700	950
51	58.01	46.93	124	201	489	808	250	350	700	950
52	59.97	48.59	126	204	496	816	250	350	700	950
53	62.06	50.35	128	207	501	825	250	350	700	950
54	64.30	52.28	130	210	506	834	250	350	700	950
55	66.69	54.27	133	213	510	843	250	350	700	950

After the third year, Loans and Paid-up Insurance or Continued Insurance are guaranteed in the policy each year. The Loans and Paid-up Insurance at end of the 5th, 7th, 14th and 21st insurance years are illustrated above. All amounts guaranteed by the Company will be shown in the policy. Agents are not allowed to use any other figures in illustrating the policy than those contained in the policy itself.

NEW YORK LIFE INSURANCE COMPANY.

7-YEAR EQUALIZATION POLICY.

Guaranteed Cash Value at end of 21st Year.

Age.	Ordinary Life.	10, 15 and 20 Payments,	Age.
21	\$203.00	\$462.00	21
22	211.00	470.00	22
23	219.00	480.00	23
24	227.00	488.00	24
25	235.00	498.00	25
26	243.00	507.00	26
27	252.00	518.00	27
28	261.00	527.00	28
29	271.00	538.00	29
30	280.00	548.00	30
31	290.00	559.00	31
32	300.00	569.00	32
33	310.00	580.00	33
34	320.00	590.00	34
35	330.00	601.00	35
36	340.00	612.00	36
37	351.00	622.00	37
38	362.00	634.00	38
39	373.00	644.00	39
40	383.00	656.00	40
41	394.00	666.00	41
42	405.00	676.00	42
43	416.00	687.00	43
44	427.00	697.00	44
45	437.00	708.00	45
46	447.00	717.00	46
47	458.00	728.00	47
48	469.00	738.00	48
49	479.00	748.00	49
50	489.00	757.00	50
51	499.00	766.00	51
52	509.00	775.00	52
53	518.00	784.00	53
54	527.00	792.00	54
55	537.00	801.00	55

NEW YORK LIFE INSURANCE COMPANY

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**Largest Amount of Insurance it will write on a Single Life, \$100,000.
Premiums for each \$1,000 Insurance (Participating).**

LIFE ANNUITY RATES—MALES.

January 1, 1898.

			ly.				
			50				
			yearly.				
23	21 00	22,308 00	22,375 00	22 72	221 12		23
24	22 00	2,227 00	2,302 20	22 80	21 21		24
25	23 00	2,246 00	2,356 00	22 90	21 24		25
26	24 00	2,265 00	2,367 00	22 90	21 41		26
27	25 00	2,282 00	2,384 00	22 95	21 50		27
28	26 00	2,308 00	2,390 00	22 95	21 63		28
29	27 00	2,324 00	2,395 00	23 00	21 81		29
30	28 00	2,377 00	2,399 00	23 00	21 96		30
31	29 00	2,381 01	2,378 00	23 72	22 11		31
32	30 00	2,365 00	2,357 00	23 05	22 27		32
33	2,302 00	22 00	2,300 00	23 20	22 44	21 26	33
34	2,325 00	22 00	2,322 00	23 77	22 62	21 26	34
35	2,367 00	22 00	2,304 00	23 15	22 61	21 26	35
36	2,400 00	74 00	2,166 00	23 53	22 00	21 44	36
37	2,420 00	85 00	2,167 00	23 55	22 20	21 54	37
38	2,440 00	87 00	2,140 00	27 23	22 40	21 62	38
39	2,464 00	10 00	2,121 51	27 76	22 62	21 72	39
40	2,476 00	61 00	2,112 00	28 17	22 80	21 85	40
41	2,484 00	60 00	2,101 00	28 45	22 96	21 96	41
42	2,451 00	76 00	2,082 00	28 76	23 06	22 07	42
43	2,447 00	30	2,040 00	29 00	23 25	22 22	43
44	2,422 00	30	2,020 00	29 43	23 41	22 32	44
45	2,407 00	30	2,000 00	29 53	23 51	22 32	45
46	1,990 00	30	1,970 00	29 53	23 51	22 32	46
47	1,973 00	30	1,950 00	29 53	23 51	22 32	47
48	1,965 00	30	1,930 00	29 53	23 51	22 32	48
49	1,967 00	30	1,940 00	29 53	23 51	22 32	49
50	1,918 00	30	1,900 00	29 53	23 51	22 32	50
51	1,908 00	30	1,880 00	29 53	23 51	22 32	51
52	1,876 00	30	1,850 00	29 53	23 51	22 32	52
53	1,857 00	1,1 30	1,804 00	29 53	23 51	22 32	53
54	1,848 00	1,1 30	1,819 00	29 53	23 51	22 32	54
55	1,813 00	1,1 30	1,800 00	29 53	23 51	22 32	55
56	1,791 00	1,1 30	1,800 00	29 53	23 51	22 32	56
57	1,787 00	1,1 30	1,804 00	29 53	23 51	22 32	57
58	1,743 00	1,1 30	1,780 00	29 53	23 51	22 32	58
59	1,718 00	1,1 30	1,756 00	29 53	23 51	22 32	59
60	1,636 00	1,1 30	1,730 00	29 53	23 51	22 32	60
61	1,657 00	1,1 30	1,704 00	29 53	23 51	22 32	61
62	1,644 00	1,000 00	1,677 00	29 53	23 51	22 32	62
63	1,614 00	1,000 00	1,650 00	29 53	23 51	22 32	63

Note—For ages older than 85 the rates are the same as for age 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

Note.—Equitable and Mutual Life use this table.

Mutual Benefit of Newark, N. J. adopted this table December 1, 1900.

Travelers of Hartford, Conn., adopted this table December 1, 1900.

Union Mutual, Maine, adopted this table January 1, 1901.

Prudential Insurance Co., New Jersey, adopted this table January 1, 1901.

LIFE ANNUITY RATES—MALES.

January 1, 1898.

Age Last Birthday.	Price of \$200 Annuity.			Annuity purchased by \$1,000.			Age Last Birthday.
	\$200 Annually.	\$50 Semi- Annually.	\$25 Quarterly.	Annual Payment.	Semi- Annual Payment.	Quarterly Payment.	
44	\$1,358 00	\$ 19 00	\$1,028 50	\$43 09	\$21 05	\$7 01	44
45	1,354 00	21 00	1,028 50	64 27	32 08	10 69	45
46	1,357 00	22 00	1,024 50	65 49	32 24	10 78	46
47	1,408 00	22 00	1,025 50	66 76	32 53	10 86	47
48	1,407 00	24 00	1,004 50	68 17	33 51	11 02	48
49	1,426 00	27 00	1,473 50	69 61	34 22	11 07	49
50	1,405 00	29 00	1,462 50	71 17	35 07	11 33	50
51	1,373 00	30 00	1,410 50	72 88	35 77	11 73	51
52	1,340 00	32 00	1,377 50	74 66	36 61	12 15	52
53	1,307 00	34 00	1,344 50	76 51	37 54	12 50	53
54	1,274 00	1,274 00	71 50	78 43	38 49	08	54
55	1,240 00	1,252 00	77 50	80 45	39 52	07	55
56	1,306 00	1,231 00	83 50	82 52	40 62	11	56
57	1,171 00	1,196 00	89 50	85 40	41 61	09	57
58	1,138 00	1,161 00	73 50	88 09	42 67	01	58
59	1,101 00	1,126 00	39 50	90 53	44 40	06	59
60	1,068 00	1,091 00	08 50	93 21	45 53	04	60
61	1,031 00	1,056 00	54 50	95 99	47 23	40	61
62	998 00	1,020 00	59 50	100 50	49 02	31	62
63	966 00	984 00	94 50	104 33	50 51	09	63
64	932 00	949 00	99 50	108 36	52 74	08	64
65	898 00	913 00	925 50	112 51	54 78	27 01	65
66	856 00	871 00	806 50	116 08	56 75	27 59	66
67	821 00	830 00	822 50	121 21	58 32	29 59	67
68	796 00	821 00	823 50	125 03	60 40	30 00	68
69	768 00	796 00	825 50	130 32	62 05	31 04	69
70	742 00	767 00	779 50	134 77	65 19	32 07	70
71	717 00	742 00	734 50	139 47	67 39	32 14	71
72	694 00	719 00	721 50	144 08	69 44	34 18	72
73	671 00	696 00	708 50	149 08	71 54	35 22	73
74	650 00	678 00	50	153 35	74 47	36 36	74
75	630 00	665 00	50	158 73	76 34	37 43	75
76	610 00	636 00	50	163 36	78 74	39 61	76
77	592 00	617 00	50	168 08	81 04	39 72	77
78	574 00	599 00	50	174 22	83 47	40 03	78
79	556 00	583 00	50	179 21	85 76	41 32	79
80	543 00	568 00	50	184 14	88 03	42 01	80
81	529 00	553 00	50	189 39	90 42	42 31	81
82	513 00	538 00	50	194 98	92 94	42 41	82
83	498 00	523 00	50	200 09	95 00	42 00	83
84	483 00	508 00	50	207 01	96 43	42 00	84
85	468 00	493 00	505 50	213 00	101 41	42 00	85

Note.—For ages older than 85 the rates are the same as for age 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

Note.—Equitable and Mutual Life use this table.

Mutual Benefit of Newark, N. J. adopted this table December 1, 1896.

Travelers of Hartford, Conn., adopted this table December 1, 1896.

Union Mutual, Maine, adopted this table January 1, 1901.

Prudential Insurance Co., New Jersey, adopted this table January 1, 1901.

LIFE ANNUITY RATES—FEMALES.

January 1, 1898.

Age Last Birthday.	Mortality.		Annuity.			Age Last Birthday.
			10% Quarterly.	Annual Payment.	Sum- Assured Payment.	
3	\$2,438 00	35 00	137 80	\$41 87	\$30 68	3
4	2,384 00	19 00	131 80	41 77	30 67	4
5	2,336 00	17 00	128 80	41 91	30 74	5
6	2,277 00	08 00	114 80	43 07	30 86	6
7	2,236 00	01 00	108 80	43 37	30 91	7
8	2,205 00	00 00	102 80	43 48	31 01	8
9	2,143 00	11 00	100 80	43 68	31 11	9
10	2,070 00	55 00	107 80	43 78	31 22	10
11	2,017 00	42 00	104 80	43 16	31 25	11
12	2,004 00	39 00	101 80	43 40	31 47	12
13	190 00	15 00	2,327 80	43 67	31 60	13
14	176 00	01 00	2,313 80	43 84	31 73	14
15	161 00	59 00	2,299 80	44 32	31 87	15
16	146 00	71 00	2,285 80	44 08	31 98	16
17	131 00	11 00	2,269 80	44 08	32 16	17
18	117 00	43 00	2,254 80	45 11	32 30	18
19	108 00	35 00	2,240 80	45 36	32 44	19
20	99 00	15 00	2,227 80	45 68	32 67	20
21	75 00	00 00	2,219 80	45 95	32 73	21
22	60 00	55 00	2,197 80	46 36	32 83	22
23	45 00	70 00	2,189 80	46 68	32 94	23
24	30 00	54 00	2,166 80	46 87	32 91	24
25	18 00	35 00	2,150 80	47 32	32 39	25
26	106 00	21 00	2,133 80	47 71	32 57	26
27	79 00	04 00	2,118 80	48 10	32 76	27
28	61 00	55 00	2,099 80	48 58	32 97	28
29	43 00	09 00	2,080 80	49 05	33 13	29
30	28 00	50 00	2,063 80	49 38	33 20	30
31	08 00	31 00	2,048 80	49 85	33 32	31
32	67 00	19 00	2,024 80	50 32	33 31	32
33	55 00	80 00	2,005 80	50 83	33 60	33
34	49 00	60 00	1,986 80	51 31	33 83	34
35	39 00	39 00	1,968 80	51 84	33 89	35
36	30 00	18 00	1,950 80	52 36	33 85	36
37	20 00	00 00	1,933 80	52 84	33 12	37
38	17 00	59 00	1,918 80	53 26	33 48	38
39	16 00	50 00	1,903 80	53 80	33 74	39
40	15 00	40 00	1,888 80	54 33	33 97	40
41	14 00	30 00	1,873 80	54 82	33 43	41
42	13 00	20 00	1,858 80	55 27	33 73	42
43	12 00	10 00	1,843 80	55 71	33 80	43

Note—For ages older than 85 the rates are the same as for age 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

Note—Equitable and Mutual Life use this table.

Mutual Benefit of Newark, N. J. adopted this table December 1, 1894.

Travelers of Hartford, Conn., adopted this table December 1, 1894.

Union Mutual, Maine, adopted this table January 1, 1901.

Prudential Insurance Co., New Jersey, adopted this table January 1, 1901.

LIFE ANNUITY RATES—FEMALES.

January 1, 1901.

Age.	\$100 Annually.	\$100 Semi- Annually.	\$100 Quarterly.	Annual Payment.	Annual Payment.	Quarterly Payment.	Age Last Birthday.
44	\$1,739 00	\$1,747 00	\$1,739 50	\$58 07	\$58 00	\$14 21	44
45	1,804 00	1,719 00	1,731 50	59 01	59 00	14 44	45
46	1,866 00	1,691 00	1,708 50	60 00	59 87	14 66	46
47	1,927 00	1,666 00	1,674 50	61 00	59 69	14 88	47
48	1,987 00	1,639 00	1,644 50	62 03	59 44	15 09	48
49	1,956 00	1,601 00	1,612 50	62 65	61 22	15 29	49
50	1,914 00	1,569 00	1,581 50	64 77	61 87	15 51	50
51	1,811 00	1,536 00	1,548 50	66 18	63 55	16 15	51
52	1,678 00	1,502 00	1,515 50	67 86	66 27	16 39	52
53	1,444 00	1,469 00	1,481 50	69 85	64 04	16 52	53
54	1,4 00	94 00	1,446 50	70 87	62 07	17 29	54
55	1,4 00	99 00	1,411 50	73 79	65 74	17 71	55
56	1,4 00	93 00	1,375 50	74 74	66 03	18 16	56
57	1,4 00	96 00	1,338 50	76 85	67 71	18 49	57
58	1,4 00	99 00	1,301 50	79 11	69 79	19 21	58
59	1,4 00	92 00	1,264 50	81 50	69 94	19 77	59
60	1,4 00	100 00	1,226 50	84 10	61 19	20 35	60
61	1,4 00	78 00	1,188 50	86 83	62 58	21 04	61
62	1,4 00	86 00	1,150 50	89 85	63 84	21 73	62
63	1,4 00	90 00	1,112 50	92 98	65 46	22 27	63
64	1,037 00	88 00	1,074 50	96 46	67 06	22 87	64
65	1,000 00	85 00	1,037 50	100 00	68 76	23 10	65
66	963 00	89 00	1,000 50	103 84	69 61	24 00	66
67	929 00	83 00	965 50	107 78	69 47	25 00	67
68	896 00	78 00	930 50	111 98	64 47	26 07	68
69	860 00	65 00	897 50	116 98	66 50	27 36	69
70	829 00	63 00	865 50	120 77	68 02	28 70	70
71	797 00	59 00	834 50	125 47	69 88	29 99	71
72	768 00	56 00	805 50	130 21	65 06	31 04	72
73	740 00	55 00	777 50	135 14	65 36	32 16	73
74	714 00	739 00	751 50	140 08	67 06	33 37	74
75	690 00	715 00	727 50	144 98	69 98	34 27	75
76	666 00	693 00	704 50	149 79	73 15	35 21	76
77	647 00	673 00	684 50	154 50	74 49	36 30	77
78	628 00	653 00	665 50	159 24	76 87	37 57	78
79	610 00	635 00	647 50	163 99	78 74	39 01	79
80	593 00	617 00	630 50	168 92	81 04	40 73	80
81	574 00	599 00	611 50	174 29	83 47	42 36	81
82	556 00	581 00	598 50	179 06	86 06	43 19	82
83	538 00	563 00	576 50	185 87	88 51	44 44	83
84	521 00	545 00	557 50	192 21	91 74	46 01	84
85	503 00	527 00	539 50	199 80	94 89	46 84	85

Notes.—Females older than 85 the rates are the same as for age 84. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

Notes.—Equitable and Mutual Life use this table.

Mutual Benefit of Newark, N. J. adopted this table December 1, 1899.

Travelers of Hartford, Conn., adopted this table December 1, 1899.

Union Mutual, Maine, adopted this table January 1, 1901.

Prudential Insurance Co., New Jersey, adopted this table January 1, 1901.

452NORTH AMERICAN LIFE ASSURANCE CO., TORONTO, CANADA.

Largest Amount of Insurance it will write on a Single Life, \$10,000.
Premiums for each \$1,000 Insurance (Participating).

Age at Issue.	LIFE.							ENDOWMENT.—Continuous Annual Premiums.				
	Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	25 Annual Premiums	30 Annual Premiums	Single Payment Premiums	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
20	\$19 00	\$48 50	\$32 70	\$27 45	\$24 40	\$22 50	\$342	\$103 65	\$65 20	\$48 00	\$38 20	\$31 40
21	19 40	49 30	33 30	27 95	24 85	22 90	348	103 70	65 30	48 10	38 30	31 55
22	19 85	49 85	33 85	28 40	25 30	23 90	355	103 75	65 35	48 15	38 40	31 70
23	20 30	50 30	34 45	28 90	25 75	23 70	361	103 80	65 40	48 25	38 55	31 85
24	20 75	50 70	35 10	29 45	26 20	24 15	368	103 85	65 50	48 35	38 70	32 00
25	21 30	51 60	35 75	30 00	26 70	24 65	375	103 95	66 00	48 50	38 85	32 20
26	21 85	52 55	36 45	30 60	27 25	25 15	383	104 05	66 75	48 65	39 05	32 45
27	22 40	53 50	37 20	31 25	27 85	25 70	391	104 20	66 90	48 85	39 25	32 70
28	22 90	54 50	38 00	31 90	28 45	26 25	399	104 35	67 05	49 00	39 45	32 95
29	23 60	55 55	38 75	32 55	29 05	26 85	407	104 50	67 25	49 20	39 70	33 20
30	24 25	56 60	39 55	33 25	29 65	27 45	415	104 60	67 40	49 40	39 95	33 50
31	24 90	57 65	40 35	33 90	30 25	28 05	424	104 75	67 55	49 60	40 20	33 80
32	25 60	58 75	41 15	34 60	30 90	28 65	432	104 90	67 75	49 80	40 45	34 15
33	26 35	59 85	42 00	35 35	31 60	29 25	441	105 05	67 90	50 05	40 75	34 50
34	27 10	60 95	42 90	36 15	32 30	30 05	450	105 20	68 10	50 30	41 05	34 90
35	27 95	62 25	43 80	36 95	33 05	30 75	459	105 40	68 35	50 55	41 40	35 35
36	28 80	63 45	44 75	37 75	33 85	31 50	469	105 60	68 55	50 85	41 80	35 80
37	29 70	64 75	45 75	38 60	34 65	32 30	479	105 75	68 80	51 15	42 20	36 30
38	30 60	66 15	46 75	39 50	35 45	33 10	489	105 95	69 05	51 50	42 60	36 85
39	31 50	67 30	47 75	40 40	36 35	34 00	499	106 15	69 35	51 85	43 10	37 40
40	32 60	68 55	48 85	41 35	37 25	34 90	509	106 35	69 65	52 25	43 60	38 05
41	33 70	69 85	49 95	42 35	38 20	35 90	520	106 60	70 00	52 70	44 15	38 75
42	34 85	71 15	51 10	43 40	39 25	36 95	531	106 90	70 40	53 20	44 80	39 55
43	36 10	72 45	52 35	44 55	40 35	38 05	542	107 25	70 85	53 75	45 55	40 40
44	37 45	73 75	53 65	45 70	41 50	39 25	554	107 65	71 30	54 40	46 30	41 35
45	38 85	75 15	55 00	46 95	42 75	40 50	566	108 10	71 85	55 05	47 20	42 40
46	40 30	76 60	56 40	48 30	44 05	.....	578	108 60	72 45	55 80	48 10	.....
47	41 85	78 15	57 85	49 65	45 40	.....	590	109 05	73 10	56 60	49 10	.....
48	43 50	79 60	59 35	51 05	46 85	.....	602	109 55	73 75	57 50	50 20	.....
49	45 20	81 15	60 90	52 55	48 35	.....	615	110 10	74 50	58 40	51 40	.....
50	47 05	82 85	62 55	54 10	49 95	.....	627	110 70	75 30	59 45	52 70	.....
51	48 95	84 65	64 25	55 75	.....	.....	640	111 35	76 20	60 60	.....	.....
52	51 00	86 40	66 05	57 55	.....	.....	653	112 10	77 20	61 85	.....	.....
53	53 20	88 55	68 00	59 45	.....	.....	667	112 95	78 30	63 20	.....	.....
54	55 55	90 80	70 00	61 50	.....	.....	680	113 90	79 55	64 75	.....	.....
55	58 10	92 20	72 15	63 65	.....	.....	694	114 95	80 90	66 40	.....	.....
56	60 75	94 65	74 40	.....	.....	.....	708	116 10	82 35	.....	.....	.....
57	63 55	97 20	76 80	.....	.....	.....	721	117 35	83 95	.....	.....	.....
58	66 45	99 90	78 85	.....	.....	.....	735	118 75	85 75	.....	.....	.....
59	69 80	102 75	82 05	.....	.....	.....	749	120 30	87 70	.....	.....	.....
60	73 20	105 70	84 90	.....	.....	.....	763	121 95	89 80	.....	.....	.....
61	76 85	.....	.....	.....	.....	.....	777	123 80	.....	.....	.....	.....
62	80 70	.....	.....	.....	.....	.....	791	125 70	.....	.....	.....	.....
63	84 80	.....	.....	.....	.....	.....	805	127 80	.....	.....	.....	.....
64	89 15	.....	.....	.....	.....	.....	819	130 10	.....	.....	.....	.....
65	93 80	.....	.....	.....	.....	.....	832	132 60	.....	.....	.....	.....

Largest Amount of Insurance it will write on a Single Life, \$10,000. Premiums for each \$1,000 Insurance (Participating).

ENDOWMENT INSURANCE TABLE.

Policy payable at death or at the expiration of the years designated.

Age at Issue.	10 ANNUAL PREMIUMS.					15 ANNUAL PREMIUMS.				20 ANNUAL PREMIUMS.		
	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	20 Years.	25 Years.	30 Years.	35 Years.	25 Years.	30 Years.	35 Years.
20	88 25	87 75	86 65	85 00	83 10	85 65	85 10	84 25	84 15	83 15	82 60	82 05
21	89 20	88 75	87 75	86 20	84 35	86 75	86 20	85 40	85 15	84 20	83 65	83 10
22	90 25	89 75	88 75	87 20	85 30	87 85	87 30	86 55	86 30	85 35	84 80	84 25
23	91 30	90 75	89 75	88 20	86 35	88 90	88 35	87 60	87 35	86 40	85 85	85 30
24	92 35	91 75	90 75	89 20	87 40	89 95	89 40	88 65	88 40	87 45	86 90	86 35
25	93 40	92 75	91 75	90 20	88 45	90 100	89 55	88 80	88 55	87 60	87 05	86 50
26	94 45	93 75	92 75	91 20	89 50	91 05	90 50	89 75	89 50	88 55	88 00	87 45
27	95 50	94 75	93 75	92 20	90 55	92 10	91 55	90 80	90 55	89 60	89 05	88 50
28	96 55	95 75	94 75	93 20	91 60	93 15	92 60	91 85	91 60	90 65	90 10	89 55
29	97 60	96 75	95 75	94 20	92 65	94 20	93 65	92 90	92 65	91 70	91 15	90 60
30	98 65	97 75	96 75	95 20	93 70	95 25	94 70	93 95	93 70	92 75	92 20	91 65
31	99 70	98 75	97 75	96 20	94 75	96 30	95 75	95 00	94 75	93 80	93 25	92 70
32	100 75	99 75	98 75	97 20	95 80	97 35	96 80	96 05	95 80	94 85	94 30	93 75
33	101 80	100 75	99 75	98 20	96 85	98 40	97 85	97 10	96 85	95 90	95 35	94 80
34	102 85	101 75	100 75	99 20	97 90	99 45	98 90	98 15	97 90	96 95	96 40	95 85
35	103 90	102 75	101 75	100 20	98 95	100 50	100 00	99 25	99 00	98 05	97 50	96 95
36	104 95	103 75	102 75	101 20	99 00	101 55	101 00	100 25	100 00	99 05	98 50	97 95
37	105 00	104 75	103 75	102 20	100 05	102 60	102 05	101 30	101 05	100 10	99 55	99 00
38	106 05	105 75	104 75	103 20	100 10	103 65	103 10	102 35	102 10	101 15	100 60	100 05
39	107 10	106 75	105 75	104 20	100 15	104 70	104 15	103 40	103 15	102 20	101 65	101 10
40	108 15	107 75	106 75	105 20	100 20	105 75	105 20	104 45	104 20	103 25	102 70	102 15
41	109 20	108 75	107 75	106 20	100 25	106 80	106 25	105 50	105 25	104 30	103 75	103 20
42	110 25	109 75	108 75	107 20	100 30	107 85	107 30	106 55	106 30	105 35	104 80	104 25
43	111 30	110 75	109 75	108 20	100 35	108 90	108 35	107 60	107 35	106 40	105 85	105 30
44	112 35	111 75	110 75	109 20	100 40	109 95	109 40	108 65	108 40	107 45	106 90	106 35
45	113 40	112 75	111 75	110 20	100 45	111 00	110 45	109 70	109 45	108 50	107 95	107 40
46	114 45	113 75	112 75	111 20	100 50	112 05	111 50	110 75	110 50	109 55	109 00	108 45
47	115 50	114 75	113 75	112 20	100 55	113 10	112 55	111 80	111 55	110 60	110 05	109 50
48	116 55	115 75	114 75	113 20	100 60	114 15	113 60	112 85	112 60	111 65	111 10	110 55
49	117 60	116 75	115 75	114 20	100 65	115 20	114 65	113 90	113 65	112 70	112 15	111 60
50	118 65	117 75	116 75	115 20	100 70	116 25	115 70	114 95	114 70	113 75	113 20	112 65
51	119 70	118 75	117 75	116 20	100 75	117 30	116 75	116 00	115 75	114 80	114 25	113 70
52	120 75	119 75	118 75	117 20	100 80	118 35	117 80	117 05	116 80	115 85	115 30	114 75
53	121 80	120 75	119 75	118 20	100 85	119 40	118 85	118 10	117 85	116 90	116 35	115 80
54	122 85	121 75	120 75	119 20	100 90	120 45	119 90	119 15	118 90	117 95	117 40	116 85
55	123 90	122 75	121 75	120 20	100 95	121 50	120 95	120 20	120 00	119 05	118 50	117 95
56	124 95	123 75	122 75	121 20	101 00	122 55	122 00	121 25	121 05	120 10	119 55	119 00
57	125 00	124 75	123 75	122 20	101 05	123 60	123 05	122 30	122 10	121 15	120 60	120 05
58	126 05	125 75	124 75	123 20	101 10	124 65	124 10	123 35	123 15	122 20	121 65	121 10
59	127 10	126 75	125 75	124 20	101 15	125 70	125 15	124 40	124 20	123 25	122 70	122 15
60	128 15	127 75	126 75	125 20	101 20	126 75	126 20	125 45	125 25	124 30	123 75	123 20

Largest Amount of Insurance it will write on a Single Life, \$10,000.
Premiums for each \$1,000 Insurance (Nonparticipating).

Age at Issue.	LIFE.						ENDOWMENT. Continuous Annual Prem's.				
	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
20	\$14 95	\$37 10	\$27 25	\$22 90	\$20 50	\$310 50	\$ 94 20	\$59 15	\$43 05	\$33 70	\$27 20
21	15 35	37 80	27 75	23 35	20 90	316 40	94 25	59 20	43 10	33 80	27 30
22	15 75	38 50	28 25	23 80	21 30	322 25	94 30	59 25	43 20	33 90	27 45
23	16 20	39 25	28 80	24 25	21 75	328 25	94 35	59 30	43 30	34 05	27 60
24	16 65	40 00	29 40	24 75	22 20	334 55	94 40	59 40	43 40	34 20	27 75
25	17 10	40 85	30 00	25 30	22 70	341 20	94 50	59 50	43 55	34 35	27 95
26	17 60	41 70	30 65	25 85	23 25	348 15	94 60	59 65	43 70	34 50	28 15
27	18 15	42 60	31 35	26 45	23 80	355 35	94 70	59 80	43 85	34 70	28 40
28	18 70	43 55	32 05	27 05	24 35	362 70	94 80	59 95	44 00	34 90	28 65
29	19 30	44 50	32 75	27 65	24 90	370 20	94 90	60 10	44 20	35 10	28 90
30	19 90	45 45	33 45	28 30	25 50	377 75	95 05	60 25	44 40	35 35	29 20
31	20 50	46 40	34 20	28 95	26 10	385 50	95 20	60 40	44 60	35 60	29 50
32	21 15	47 40	34 95	29 60	26 75	393 40	95 35	60 55	44 80	35 85	29 80
33	21 85	48 45	35 75	30 30	27 40	401 50	95 50	60 75	45 00	36 15	30 15
34	22 60	49 50	36 55	31 00	28 05	409 80	95 65	60 95	45 25	36 45	30 55
35	23 35	50 60	37 40	31 75	28 75	418 35	95 80	61 15	45 50	36 80	30 95
36	24 15	51 70	38 25	32 55	29 50	427 10	95 95	61 35	45 80	37 15	31 40
37	25 00	52 85	39 15	33 35	30 30	436 00	96 10	61 55	46 10	37 50	31 90
38	25 85	54 05	40 05	34 20	31 10	445 05	96 30	61 80	46 40	37 95	32 40
39	26 80	55 25	41 00	35 05	31 90	454 35	96 50	62 10	46 75	38 40	32 95
40	27 75	56 45	42 00	35 90	32 80	463 80	96 70	62 40	47 15	38 90	33 55
41	28 75	57 75	43 00	36 85	33 70	473 60	96 95	62 70	47 55	39 45	34 25
42	29 85	59 10	44 10	37 85	34 70	483 70	97 25	63 05	48 05	40 05	35 00
43	31 05	60 55	45 20	38 90	35 75	494 15	97 60	63 50	48 60	40 75	35 85
44	32 25	62 00	46 40	40 05	36 90	504 80	97 95	63 95	49 15	41 50	36 75
45	33 60	63 55	47 65	41 20	38 10	515 75	98 35	64 45	49 85	42 35	37 75
46	34 95	65 15	48 95	42 40	39 30	526 80	98 80	65 00	50 55	43 25	.....
47	36 40	66 75	50 25	43 70	40 65	537 95	99 25	65 60	51 30	44 20	.....
48	37 95	68 40	51 65	45 05	42 00	549 25	99 75	66 20	52 15	45 20	.....
49	39 55	70 05	53 05	46 45	43 45	560 65	100 25	66 90	53 05	46 45	.....
50	41 25	71 80	54 55	47 90	45 00	572 25	100 80	67 65	54 00	47 60	.....
51	43 05	73 60	56 10	49 45	.....	584 05	101 40	68 50	55 10	.....	.....
52	45 00	75 50	57 80	51 15	.....	596 10	102 10	69 45	56 30	.....	.....
53	47 05	77 50	59 55	52 90	.....	608 35	102 90	70 50	57 65	.....	.....
54	49 25	49 55	61 40	54 80	.....	620 70	103 80	71 60	59 10	.....	.....
55	51 60	81 75	63 35	56 85	.....	633 20	104 75	72 85	60 70	.....	.....
56	54 10	84 00	65 45	.....	.....	645 85	105 85	74 25	.....	.....	.....
57	56 75	86 35	67 65	.....	.....	658 50	107 05	75 75	.....	.....	.....
58	59 55	88 80	69 95	.....	.....	671 30	108 35	77 40	.....	.....	.....
59	62 60	91 40	72 40	.....	.....	684 15	109 80	79 25	.....	.....	.....
60	65 80	94 10	75 00	.....	.....	696 95	111 35	81 25	.....	.....	.....
61	69 20	.....	.....	.....	.....	709 80	113 05	.....	.....	.....	.....
62	72 80	.....	.....	.....	.....	722 55	114 85	.....	.....	.....	.....
63	76 65	.....	.....	.....	.....	735 20	116 80	.....	.....	.....	.....
64	80 75	.....	.....	.....	.....	747 70	118 95	.....	.....	.....	.....
65	85 10	.....	.....	.....	.....	760 15	121 30	.....	.....	.....	.....

Largest Amount of Insurance it will write on a Single Life, \$100,000. Premiums for each
\$1,000 Insurance. (Participating.)

Largest Amount of Insurance it will write on a Single Life, \$100,000. Premiums for each \$1,000 Insurance (Participating).

ENDOWMENT INSURANCE TABLE.

Policy payable at death or at the expiration of the years designated.

Age at Issue	10 ANNUAL PREMIUMS.				15 ANNUAL PREMIUMS.			20 ANNUAL PREMIUMS.	
	15 Years.	20 Years.	25 Years.	30 Years.	20 Years.	25 Years.	30 Years.	25 Years.	30 Years.
18	\$90 08	\$79 92	\$71 56	\$64 71	\$58 87	\$52 79	\$47 61	\$43 59	\$39 52
19	90 17	80 02	71 67	64 84	58 96	52 89	47 93	43 69	39 64
20	90 26	80 10	71 80	64 99	59 07	53 01	48 06	43 80	39 73
21	90 36	80 24	71 93	65 15	59 17	53 13	48 20	43 92	39 85
22	90 47	80 36	72 07	65 32	59 29	53 25	48 35	44 04	40 00
23	90 58	80 48	72 21	65 50	59 41	53 39	48 50	44 18	40 13
24	90 69	80 61	72 37	65 70	59 53	53 53	48 68	44 32	40 26
25	90 82	80 75	72 54	65 91	59 67	53 69	48 86	44 47	40 39
26	90 95	80 91	72 72	66 13	59 81	53 85	49 06	44 63	40 52
27	91 09	81 07	72 91	66 38	59 97	54 03	49 27	44 80	40 65
28	91 23	81 24	73 12	66 65	60 13	54 22	49 50	44 99	41 13
29	91 39	81 42	73 35	66 94	60 31	54 42	49 75	45 19	41 37
30	91 56	81 62	73 59	67 25	60 50	54 64	50 02	45 41	41 62
31	91 74	81 83	73 86	67 60	60 70	54 88	50 32	45 64	41 99
32	91 94	82 06	74 14	67 97	60 92	55 14	50 64	45 90	42 21
33	92 14	82 30	74 46	68 38	61 15	55 42	50 99	46 18	42 54
34	92 37	82 57	74 80	68 83	61 41	55 73	51 37	46 48	42 90
35	92 61	82 96	75 17	69 32	61 69	56 07	51 79	46 81	43 30
36	92 87	83 18	75 58	69 85	61 99	56 43	52 25	47 17	43 73
37	93 15	83 52	76 02	70 44	62 32	56 83	52 74	47 57	44 21
38	93 46	83 90	76 51	71 07	62 68	57 27	53 29	48 01	44 53
39	93 79	84 31	77 04	71 77	63 08	57 75	53 88	48 49	45 30
40	94 15	84 76	77 62	72 53	63 51	58 28	54 54	49 01	45 92
41	94 55	85 26	78 26	73 35	63 99	58 85	55 25	49 59	46 51
42	94 98	85 89	78 87	74 23	64 52	59 49	56 03	50 23	47 35
43	95 47	86 40	79 74	75 24	65 10	60 19	56 89	50 94	48 13
44	96 00	87 07	80 59	76 32	65 74	60 97	57 81	51 71	49 00
45	96 58	87 50	81 52	77 48	66 45	61 82	58 83	52 57	50 08
46	97 24	88 61	82 55	78 75	67 24	62 75	59 94	53 51	51 15
47	97 96	89 50	83 67	80 12	68 11	63 78	61 14	54 55	52 34
48	98 75	90 48	84 90	81 60	69 06	64 91	62 45	55 79	53 53
49	99 63	91 56	86 24	83 20	70 12	66 14	63 88	56 95	55 01
50	100 60	92 75	87 69	84 92	71 27	67 49	65 41	58 33	56 57
51	101 66	94 04	89 27	.....	72 55	68 96	.....	59 84	.....
52	102 83	95 46	90 98	.....	73 94	70 56	.....	61 49	.....
53	104 11	97 01	92 83	.....	75 47	72 30	.....	63 29	.....
54	105 51	98 70	94 82	.....	77 15	74 20	.....	65 25	.....
55	107 05	100 54	96 97	.....	78 99	76 26	.....	67 41	.....
56	108 74	102 54	.....	.....	81 00	.....	.....	.....	.....
57	110 58	104 72	.....	.....	83 20	.....	.....	.....	.....
58	112 61	107 08	.....	.....	85 61	.....	.....	.....	.....
59	114 83	109 65	.....	.....	88 24	.....	.....	.....	.....
60	117 27	112 44	.....	.....	91 12	.....	.....	.....	.....

DEFERRED SURVIVORSHIP BENEFIT.

With Ordinary Life Policy.

Annual Rate in Addition to Regular Rate per \$1,000 to Provide for the Beneficiary, if Surviving the Insured Twenty Years, Continued Annual Payments of \$65.25 Until Death.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age.	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
21	\$4 85	\$4 70	\$4 55	\$4 41	\$4 27	\$4 14	\$4 00	\$3 87	\$3 74	\$3 61	\$3 48	\$3 35	\$3 22	\$3 10	\$2 98
22	4 97	4 81	4 66	4 51	4 37	4 23	4 09	3 95	3 82	3 68	3 55	3 42	3 28	3 16	3 03
23	5 10	4 93	4 77	4 62	4 47	4 33	4 19	4 04	3 90	3 76	3 62	3 49	3 35	3 22	3 09
24	5 24	5 07	4 90	4 74	4 59	4 44	4 29	4 14	3 99	3 84	3 70	3 56	3 42	3 29	3 15
25	5 39	5 23	5 06	4 88	4 72	4 56	4 40	4 24	4 09	3 94	3 79	3 64	3 50	3 36	3 22
26	5 56	5 38	5 20	5 03	4 86	4 69	4 53	4 36	4 20	4 05	3 89	3 74	3 59	3 44	3 29
27	5 74	5 55	5 37	5 19	5 01	4 84	4 66	4 49	4 32	4 16	4 00	3 84	3 69	3 53	3 38
28	5 94	5 74	5 55	5 36	5 18	5 00	4 81	4 63	4 46	4 29	4 12	3 95	3 79	3 63	3 47
29	6 16	5 95	5 75	5 55	5 36	5 17	4 98	4 79	4 61	4 43	4 25	4 07	3 90	3 73	3 57
30	6 39	6 18	5 97	5 76	5 56	5 36	5 16	4 96	4 77	4 58	4 39	4 21	4 03	3 85	3 67
31	6 64	6 43	6 21	5 99	5 78	5 56	5 35	5 14	4 94	4 74	4 54	4 35	4 16	3 97	3 78
32	6 91	6 70	6 47	6 24	6 02	5 79	5 56	5 34	5 13	4 92	4 71	4 51	4 31	4 11	3 92
33	7 21	6 99	6 75	6 51	6 27	6 03	5 79	5 56	5 34	5 12	4 90	4 69	4 48	4 27	4 07
34	7 53	7 29	7 04	6 79	6 54	6 29	6 05	5 81	5 58	5 35	5 12	4 89	4 67	4 45	4 24
35	7 87	7 61	7 35	7 09	6 83	6 58	6 33	6 08	5 84	5 60	5 35	5 12	4 89	4 65	4 42
36	8 24	7 96	7 68	7 41	7 15	6 89	6 63	6 37	6 12	5 87	5 62	5 37	5 12	4 88	4 63
37	8 64	8 34	8 05	7 77	7 50	7 23	6 95	6 68	6 42	6 16	5 90	5 63	5 37	5 11	4 87
38	9 07	8 76	8 46	8 17	7 88	7 60	7 30	7 02	6 74	6 47	6 20	5 94	5 67	5 40	5 13
39	9 54	9 22	8 91	8 61	8 29	8 00	7 69	7 39	7 09	6 80	6 52	6 22	5 93	5 65	5 37
40	10 04	9 72	9 40	9 08	8 74	8 44	8 12	7 80	7 48	7 17	6 85	6 53	6 20	5 86	5 53
41	10 58	10 25	9 92	9 58	9 23	8 91	8 58	8 24	7 90	7 57	7 24	6 92	6 60	6 27	5 93
42	11 16	10 82	10 48	10 12	9 76	9 42	9 07	8 72	8 36	8 01	7 67	7 32	6 99	6 66	6 32
43	11 78	11 43	11 08	10 70	10 33	9 97	9 61	9 23	8 87	8 50	8 14	7 77	7 42	7 07	6 72
44	12 45	12 08	11 72	11 33	10 95	10 57	10 19	9 79	9 41	9 03	8 65	8 28	7 89	7 52	7 15
45	13 18	12 79	12 40	12 01	11 62	11 23	10 82	10 41	10 00	9 60	9 20	8 80	8 40	8 01	7 62
46	13 97	13 55	13 14	12 74	12 34	11 92	11 50	11 07	10 64	10 22	9 80	9 38	8 96	8 55	8 14
47	14 81	14 37	13 94	13 53	13 11	12 67	12 23	11 79	11 34	10 89	10 45	10 01	9 57	9 13	8 70
48	15 71	15 25	14 81	14 38	13 94	13 49	13 02	12 55	12 09	11 62	11 16	10 69	10 23	9 76	9 31
49	16 67	16 20	15 75	15 30	14 84	14 36	13 88	13 39	12 91	12 42	11 93	11 44	10 94	10 45	9 97
50	17 70	17 23	16 76	16 29	15 80	15 31	14 81	14 30	13 79	13 28	12 76	12 24	11 72	11 20	10 68
51	18 80	18 33	17 84	17 36	16 86	16 35	15 84	15 32	14 79	14 26	13 73	13 19	12 65	12 11	11 57
52	19 98	19 50	18 99	18 46	17 94	17 41	16 87	16 32	15 76	15 20	14 64	14 08	13 51	12 93	12 35
53	21 25	20 75	20 22	19 67	19 13	18 57	18 01	17 43	16 85	16 26	15 66	15 05	14 43	13 81	13 20
54	22 62	22 09	21 54	20 97	20 42	19 85	19 27	18 69	18 09	17 48	16 86	16 23	15 59	14 94	14 29
55	24 09	23 53	23 36	22 77	22 21	21 63	21 04	20 44	19 83	19 21	18 58	17 93	17 28	16 61	15 95
56	25 67	25 08	24 48	23 87	23 26	22 64	22 01	21 37	20 73	20 08	19 43	18 77	18 10	17 41	16 73
57	27 36	26 74	26 11	25 48	24 84	24 19	23 53	22 86	22 18	21 49	20 79	20 08	19 36	18 62	17 87
58	29 16	28 51	27 85	27 20	26 52	25 83	25 13	24 41	23 68	22 93	22 17	21 40	20 61	19 84	19 04
59	31 08	30 40	29 72	29 03	28 33	27 61	26 88	26 14	25 38	24 61	23 83	23 04	22 24	21 42	20 59
60	33 12	32 42	31 70	30 98	30 25	29 51	28 76	27 99	27 21	26 42	25 62	24 81	23 99	23 15	22 30

DEFERRED SURVIVORSHIP BENEFIT

With Ordinary Life Policy

Annual Rate in Addition to Regular Rate per \$1,000 to Provide for the Beneficiary, if Surviving the Insured Twenty Years, Continued Annual Payments of \$65.25 Until Death.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.															
AGE	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
21	\$2 85	\$2 72	\$2 60	\$2 49	\$2 38	\$2 27	\$2 15	\$2 04	\$1 94	\$1 84	\$1 74	\$1 64	\$1 58	\$1 43	\$1 38
22	2 99	2 76	2 64	2 52	2 41	2 30	2 18	2 07	1 96	1 86	1 76	1 66	1 55	1 44	1 39
23	2 95	2 81	2 68	2 56	2 45	2 34	2 22	2 10	1 99	1 88	1 78	1 68	1 57	1 46	1 41
24	3 01	2 87	2 74	2 62	2 50	2 38	2 26	2 14	2 02	1 91	1 80	1 70	1 59	1 48	1 43
25	3 08	2 94	2 81	2 68	2 55	2 42	2 30	2 18	2 06	1 94	1 83	1 72	1 61	1 50	1 45
26	3 15	3 01	2 87	2 74	2 60	2 47	2 34	2 22	2 10	1 97	1 86	1 75	1 63	1 52	1 47
27	3 23	3 08	2 94	2 80	2 66	2 52	2 39	2 27	2 14	2 01	1 89	1 78	1 66	1 55	1 50
28	3 31	3 16	3 01	2 86	2 72	2 58	2 44	2 32	2 18	2 05	1 93	1 81	1 69	1 58	1 53
29	3 40	3 24	3 09	2 94	2 79	2 65	2 50	2 37	2 23	2 10	1 97	1 85	1 73	1 61	1 56
30	3 50	3 34	3 18	3 02	2 87	2 72	2 57	2 43	2 29	2 15	2 02	1 89	1 77	1 65	1 60
31	3 61	3 44	3 27	3 11	2 95	2 80	2 65	2 50	2 35	2 21	2 07	1 94	1 81	1 69	1 64
32	3 73	3 55	3 38	3 21	3 05	2 89	2 74	2 58	2 42	2 27	2 13	1 99	1 85	1 73	1 68
33	3 87	3 68	3 50	3 33	3 16	2 99	2 83	2 67	2 50	2 34	2 19	2 05	1 90	1 78	1 73
34	4 08	3 88	3 64	3 46	3 28	3 10	2 93	2 76	2 59	2 42	2 26	2 11	1 96	1 83	1 78
35	4 21	4 00	3 79	3 59	3 40	3 22	3 04	2 86	2 68	2 51	2 34	2 18	2 03	1 89	1 84
36	4 40	4 18	3 96	3 74	3 54	3 35	3 16	2 97	2 78	2 60	2 43	2 26	2 10	1 95	1 90
37	4 61	4 37	4 14	3 91	3 70	3 50	3 29	3 09	2 89	2 70	2 53	2 35	2 18	2 02	1 97
38	4 84	4 58	4 34	4 11	3 88	3 66	3 44	3 23	3 02	2 82	2 64	2 45	2 27	2 10	2 04
39	5 09	4 82	4 57	4 32	4 08	3 84	3 61	3 39	3 17	2 96	2 76	2 56	2 37	2 19	2 13
40	5 37	5 09	4 82	4 55	4 29	4 04	3 80	3 56	3 33	3 11	2 90	2 69	2 49	2 30	2 23
41	5 67	5 38	5 09	4 81	4 53	4 26	4 01	3 75	3 51	3 27	3 05	2 83	2 62	2 42	2 35
42	6 00	5 70	5 39	5 09	4 79	4 51	4 24	3 96	3 71	3 45	3 22	2 99	2 78	2 57	2 50
43	6 37	6 05	5 72	5 40	5 08	4 79	4 50	4 20	3 93	3 66	3 41	3 16	2 94	2 73	2 66
44	6 78	6 44	6 09	5 75	5 41	5 09	4 78	4 47	4 17	3 89	3 62	3 35	3 10	2 88	2 81
45	7 24	6 86	6 49	6 13	5 78	5 43	5 09	4 76	4 44	4 14	3 85	3 57	3 30	3 04	2 97
46	7 74	7 32	6 93	6 55	6 18	5 81	5 44	5 08	4 74	4 42	4 11	3 82	3 52	3 24	3 17
47	8 28	7 83	7 41	7 01	6 61	6 22	5 83	5 44	5 08	4 74	4 41	4 09	3 77	3 48	3 41
48	8 86	8 38	7 94	7 51	7 08	6 67	6 26	5 84	5 46	5 10	4 74	4 39	4 05	3 75	3 68
49	9 49	8 97	8 53	8 06	7 61	7 17	6 73	6 29	5 83	5 49	5 10	4 73	4 36	4 05	3 98
50	10 18	9 60	9 18	8 68	8 19	7 71	7 24	6 79	6 35	5 92	5 50	5 09	4 70	4 33	4 26
51	10 93	10 30	9 87	9 34	8 81	8 30	7 80	7 33	6 86	6 39	5 94	5 49	5 07	4 67	4 60
52	11 74	11 13	10 61	10 05	9 49	8 95	8 42	7 92	7 41	6 91	6 43	5 94	5 48	5 05	4 98
53	12 62	12 02	11 43	10 88	10 24	9 66	9 10	8 56	8 01	7 48	6 97	6 44	5 94	5 47	5 40
54	13 58	12 94	12 31	11 68	11 06	10 44	9 84	9 25	8 67	8 10	7 55	6 99	6 45	5 94	5 87
55	14 68	13 96	13 28	12 62	11 95	11 29	10 64	10 01	9 39	8 79	8 18	7 59	7 02	6 48	6 41
56	15 76	15 04	14 31	13 61	12 91	12 21	11 51	10 83	10 17	9 52	8 87	8 24	7 64	7 06	6 99
57	16 98	16 21	15 43	14 69	13 95	13 21	12 46	11 73	11 03	10 38	9 68	8 95	8 32	7 69	7 62
58	18 29	17 48	16 66	15 87	15 08	14 30	13 50	12 72	11 97	11 22	10 47	9 78	9 05	8 37	8 30
59	19 70	18 85	18 00	17 15	16 31	15 48	14 63	13 80	12 99	12 19	11 39	10 61	9 87	9 18	9 11
60	21 22	20 33	19 44	18 51	17 64	16 75	15 86	14 98	14 11	13 25	12 40	11 57	10 76	9 99	9 92

DEFERRED SURVIVORSHIP BENEFIT.

With Ordinary Life Policy.

Annual Rate in Addition to the Regular Rate per \$1,000 to Provide for the Beneficiary, if Surviving the Insured Twenty Years, Continued Annual Payments of \$65.25 until Death.

DEFERRED SURVIVORSHIP BENEFIT.

WITH ORDINARY LIFE POLICY.

Annual Rate in Addition to Regular Rate per \$1,000 to Provide for the Beneficiary, if Surviving the Insured Twenty Years, Continued Annual Payments of \$55.25 until Death.

Age of Insured.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.						Deferred Annuity with 20 Year Endowment Policy.	Age.	Annual Extra Rate.
	55	56	57	58	59	60			
21	0 28	0 28	0 16	0 13	0 10	0 08			
22	0 28	0 28	0 16	0 13	0 10	0 08			
23	0 28	0 28	0 17	0 14	0 11	0 09			
24	0 28	0 28	0 17	0 14	0 11	0 09			
25	0 28	0 28	0 17	0 14	0 11	0 09			
26	0 28	0 28	0 17	0 14	0 11	0 09			
27	0 28	0 28	0 17	0 14	0 11	0 09			
28	0 28	0 28	0 18	0 15	0 12	0 10			
29	0 28	0 28	0 18	0 15	0 12	0 10			
30	0 28	0 28	0 18	0 15	0 12	0 10			
31	0 28	0 28	0 18	0 15	0 12	0 10			
32	0 28	0 28	0 18	0 15	0 12	0 10			
33	0 28	0 28	0 18	0 15	0 12	0 10			
34	0 28	0 28	0 18	0 15	0 12	0 10			
35	0 28	0 28	0 20	0 17	0 14	0 11			
36	0 28	0 28	0 20	0 17	0 14	0 11			
37	0 28	0 28	0 20	0 17	0 14	0 11			
38	0 28	0 28	0 20	0 17	0 14	0 11			
39	0 28	0 28	0 21	0 18	0 15	0 12			
40	0 28	0 28	0 21	0 18	0 15	0 12			
41	0 28	0 28	0 21	0 18	0 15	0 12			
42	0 28	0 28	0 21	0 18	0 15	0 12			
43	0 28	0 28	0 21	0 18	0 15	0 12			
44	0 28	0 28	0 21	0 18	0 15	0 12			
45	0 28	0 28	0 21	0 18	0 15	0 12			
46	0 28	0 28	0 21	0 18	0 15	0 12			
47	0 28	0 28	0 21	0 18	0 15	0 12			
48	0 28	0 28	0 21	0 18	0 15	0 12			
49	0 28	0 28	0 21	0 18	0 15	0 12			
50	0 28	0 28	0 21	0 18	0 15	0 12			
51	0 28	0 28	0 21	0 18	0 15	0 12			
52	0 28	0 28	0 21	0 18	0 15	0 12			
53	0 28	0 28	0 21	0 18	0 15	0 12			
54	0 28	0 28	0 21	0 18	0 15	0 12			
55	0 28	0 28	0 21	0 18	0 15	0 12			
56	0 28	0 28	0 21	0 18	0 15	0 12			
57	0 28	0 28	0 21	0 18	0 15	0 12			
58	0 28	0 28	0 21	0 18	0 15	0 12			
59	0 28	0 28	0 21	0 18	0 15	0 12			
60	0 28	0 28	0 21	0 18	0 15	0 12			
61	0 28	0 28	0 21	0 18	0 15	0 12			
62	0 28	0 28	0 21	0 18	0 15	0 12			
63	0 28	0 28	0 21	0 18	0 15	0 12			
64	0 28	0 28	0 21	0 18	0 15	0 12			
65	0 28	0 28	0 21	0 18	0 15	0 12			
66	0 28	0 28	0 21	0 18	0 15	0 12			
67	0 28	0 28	0 21	0 18	0 15	0 12			
68	0 28	0 28	0 21	0 18	0 15	0 12			
69	0 28	0 28	0 21	0 18	0 15	0 12			
70	0 28	0 28	0 21	0 18	0 15	0 12			

DEFERRED SURVIVORSHIP BENEFIT.

WITH 20-PAYMENT LIFE POLICY.

Annual Rate in Addition to Regular Rate per \$1,000 to Provide for the Beneficiary, if Surviving the Insured Twenty Years, Continuous Annual Payments of \$65.25 until Death.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age.	10	11	12	13	14	15	16	17	18	19	20	21	22
18	66 85	66 61	66 41	66 21	66 01	65 81	65 61	65 42	65 23	65 03	64 84	64 64	64 45
19	6 92	6 71	6 50	6 29	6 08	5 88	5 67	5 48	5 28	5 08	4 89	4 69	4 51
20	7 04	6 82	6 60	6 38	6 16	5 95	5 74	5 54	5 34	5 14	4 95	4 75	4 56
21	7 17	6 94	6 71	6 48	6 25	6 03	5 82	5 61	5 42	5 22	5 02	4 82	4 63
22	7 31	7 07	6 83	6 59	6 36	6 13	5 91	5 70	5 49	5 29	5 10	4 89	4 68
23	7 46	7 21	6 96	6 72	6 48	6 25	6 02	5 80	5 59	5 38	5 19	4 97	4 76
24	7 62	7 36	7 11	6 87	6 62	6 39	6 15	5 92	5 70	5 49	5 28	5 06	4 84
25	7 79	7 53	7 28	7 03	6 78	6 54	6 30	6 08	5 88	5 60	5 38	5 16	4 94
26	7 98	7 72	7 46	7 20	6 95	6 70	6 46	6 24	6 04	5 78	5 55	5 32	5 09
27	8 19	7 92	7 66	7 39	7 13	6 87	6 62	6 38	6 11	5 86	5 61	5 37	5 14
28	8 42	8 14	7 87	7 60	7 33	7 06	6 80	6 55	6 27	6 01	5 75	5 50	5 26
29	8 68	8 38	8 10	7 82	7 54	7 26	6 99	6 71	6 44	6 17	5 90	5 64	5 38
30	8 96	8 65	8 36	8 06	7 77	7 48	7 20	6 91	6 63	6 35	6 07	5 79	5 52
31	9 26	8 94	8 63	8 32	8 01	7 71	7 42	7 13	6 84	6 55	6 26	5 98	5 69
32	9 57	9 24	8 92	8 59	8 27	7 96	7 65	7 36	7 06	6 76	6 46	6 15	5 84
33	9 90	9 56	9 23	8 88	8 55	8 23	7 91	7 61	7 30	6 99	6 68	6 36	6 04
34	10 25	9 90	9 55	9 20	8 86	8 52	8 19	7 87	7 55	7 23	6 91	6 58	6 26
35	10 62	10 26	9 90	9 54	9 19	8 84	8 50	8 16	7 82	7 49	7 15	6 83	6 50
36	11 02	10 65	10 28	9 91	9 54	9 18	8 83	8 47	8 12	7 77	7 43	7 09	6 75
37	11 45	11 07	10 69	10 31	9 93	9 56	9 18	8 81	8 44	8 07	7 72	7 37	7 02
38	11 91	11 52	11 13	10 74	10 35	9 97	9 56	9 18	8 79	8 40	8 04	7 67	7 31
39	12 41	12 01	11 61	11 20	10 80	10 38	9 98	9 58	9 17	8 77	8 39	8 00	7 62
40	12 94	12 53	12 12	11 70	11 28	10 85	10 43	10 01	9 59	9 18	8 77	8 36	7 96
41	13 50	13 08	12 66	12 23	11 79	11 35	10 91	10 47	10 04	9 61	9 18	8 75	8 33
42	14 10	13 67	13 23	12 79	12 33	11 88	11 42	10 97	10 52	10 07	9 62	9 17	8 73
43	14 73	14 29	13 83	13 38	12 91	12 44	11 97	11 51	11 04	10 57	10 10	9 63	9 17
44	15 40	14 94	14 47	14 00	13 52	13 04	12 56	12 08	11 60	11 11	10 62	10 13	9 65
45	16 11	15 63	15 15	14 66	14 17	13 68	13 19	12 69	12 19	11 68	11 18	10 68	10 19
46	16 85	16 37	15 87	15 37	14 87	14 36	13 85	13 34	12 82	12 30	11 79	11 27	10 76
47	17 05	17 16	16 65	16 14	15 62	15 09	14 56	14 03	13 50	12 97	12 43	11 90	11 37
48	18 52	18 01	17 49	16 96	16 43	15 88	15 33	14 78	14 24	13 69	13 13	12 57	12 02
49	19 45	18 92	18 39	17 84	17 30	16 74	16 17	15 60	15 04	14 46	13 88	13 30	12 72
50	20 45	19 90	19 35	18 79	18 23	17 66	17 08	16 49	15 89	15 29	14 68	14 08	13 48
51	21 52	20 95	20 38	19 80	19 22	18 64	18 05	17 44	16 81	16 18	15 54	14 91	14 28
52	22 65	22 06	21 48	20 88	20 28	19 68	19 07	18 44	17 78	17 13	16 46	15 80	15 14
53	23 84	23 24	22 64	22 02	21 40	20 78	20 14	19 49	18 81	18 14	17 45	16 76	16 08
54	25 09	24 48	23 87	23 28	22 59	21 94	21 27	20 60	19 90	19 22	18 52	17 81	17 11
55	26 40	25 79	25 16	24 51	23 85	23 17	22 47	21 77	21 07	20 37	19 66	18 95	18 22
56	27 80	27 18	26 55	25 87	25 19	24 49	23 76	23 04	22 33	21 61	20 89	20 16	19 41
57	29 31	28 67	28 00	27 32	26 63	25 92	25 17	24 42	23 69	22 95	22 19	21 45	20 68
58	30 95	30 28	29 59	28 89	28 19	27 47	26 70	25 92	25 17	24 39	23 60	22 82	22 02
59	32 75	32 04	31 33	30 60	29 88	29 14	28 36	27 56	26 77	25 95	25 12	24 29	23 45
60	34 78	33 99	33 24	32 49	31 73	30 95	30 15	29 33	28 49	27 63	26 76	25 88	24 98

DEFERRED SURVIVORSHIP BENEFIT.

With 20-Payment Life Policy.

Annual Rate in Addition to Regular Rate per \$1,000 to Provide for the Beneficiary, if Surviving the Insured Twenty Years, Continuous Annual Payments of \$55.25 until Death.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age	23	24	25	26	27	28	29	30	31	32	33	34	35
18	\$4 28	\$4 00	\$3 91	\$3 78	\$3 55	\$3 38	\$3 22	\$3 06	\$2 89	\$2 73	\$2 57	\$2 41	\$2 26
19	4 32	4 13	3 95	3 76	3 58	3 41	3 24	3 08	2 91	2 75	2 59	2 43	2 28
20	4 37	4 18	3 99	3 80	3 62	3 44	3 27	3 10	2 93	2 77	2 61	2 45	2 30
21	4 42	4 23	4 04	3 85	3 66	3 48	3 30	3 13	2 96	2 80	2 64	2 48	2 32
22	4 48	4 29	4 09	3 90	3 71	3 52	3 34	3 17	3 00	2 83	2 66	2 50	2 34
23	4 55	4 35	4 15	3 96	3 76	3 57	3 38	3 21	3 03	2 86	2 69	2 53	2 36
24	4 60	4 42	4 22	4 02	3 82	3 62	3 43	3 25	3 07	2 89	2 72	2 55	2 39
25	4 72	4 51	4 30	4 09	3 88	3 68	3 49	3 30	3 11	2 93	2 76	2 59	2 42
26	4 82	4 60	4 38	4 16	3 95	3 74	3 55	3 35	3 16	2 97	2 79	2 62	2 45
27	4 92	4 70	4 47	4 24	4 02	3 81	3 62	3 41	3 21	3 02	2 83	2 65	2 48
28	5 08	4 80	4 56	4 33	4 10	3 89	3 70	3 48	3 27	3 08	2 88	2 71	2 53
29	5 14	4 90	4 66	4 43	4 20	3 98	3 78	3 56	3 34	3 14	2 94	2 76	2 58
30	5 26	5 01	4 77	4 54	4 31	4 08	3 86	3 64	3 42	3 21	3 01	2 82	2 63
31	5 40	5 14	4 89	4 65	4 42	4 18	3 95	3 73	3 51	3 29	3 08	2 88	2 68
32	5 56	5 29	5 03	4 78	4 54	4 30	4 06	3 83	3 60	3 38	3 16	2 96	2 75
33	5 74	5 46	5 19	4 93	4 68	4 43	4 18	3 94	3 70	3 48	3 26	3 05	2 84
34	5 95	5 66	5 37	5 09	4 83	4 57	4 31	4 06	3 81	3 58	3 34	3 11	2 89
35	6 18	5 87	5 57	5 28	5 00	4 72	4 45	4 19	3 93	3 68	3 44	3 20	2 96
36	6 42	6 10	5 78	5 48	5 18	4 88	4 60	4 34	4 06	3 80	3 55	3 31	3 06
37	6 68	6 35	6 01	5 69	5 37	5 04	4 77	4 50	4 21	3 94	3 68	3 43	3 17
38	6 96	6 61	6 26	5 92	5 58	5 23	4 96	4 67	4 38	4 09	3 82	3 56	3 31
39	7 26	6 89	6 53	6 17	5 82	5 49	5 17	4 86	4 56	4 26	3 98	3 71	3 44
40	7 57	7 19	6 82	6 45	6 09	5 74	5 40	5 07	4 76	4 45	4 15	3 86	3 58
41	7 91	7 52	7 14	6 76	6 38	6 01	5 65	5 30	4 98	4 66	4 34	4 03	3 74
42	8 29	7 89	7 49	7 09	6 70	6 31	5 93	5 56	5 22	4 88	4 55	4 23	3 91
43	8 71	8 29	7 87	7 46	7 05	6 64	6 24	5 85	5 49	5 13	4 78	4 45	4 12
44	9 18	8 73	8 29	7 86	7 43	7 00	6 58	6 17	5 79	5 40	5 03	4 67	4 32
45	9 70	9 22	8 75	8 29	7 84	7 39	6 95	6 52	6 12	5 70	5 31	4 93	4 57
46	10 26	9 75	9 25	8 76	8 29	7 82	7 35	6 90	6 47	6 04	5 62	5 22	4 84
47	10 84	10 31	9 79	9 27	8 77	8 28	7 79	7 31	6 85	6 40	5 96	5 54	5 14
48	11 47	10 92	10 37	9 83	9 30	8 78	8 27	7 76	7 27	6 80	6 34	5 90	5 47
49	12 15	11 57	11 40	10 44	9 88	9 33	8 79	8 26	7 74	7 25	6 77	6 30	5 84
50	12 88	12 28	11 69	11 10	10 52	9 94	9 37	8 81	8 27	7 75	7 24	6 74	6 26
51	13 56	13 04	12 43	11 82	11 21	10 60	10 00	9 41	8 84	8 28	7 76	7 23	6 70
52	14 50	13 56	13 22	12 59	11 95	11 31	10 68	10 06	9 45	8 86	8 30	7 75	7 19
53	15 41	14 74	14 07	13 41	12 73	12 07	11 41	10 76	10 11	9 49	8 89	8 30	7 71
54	16 40	15 69	14 98	14 27	13 57	12 87	12 18	11 50	10 83	10 17	9 55	8 93	8 37
55	17 48	16 73	15 97	15 21	14 46	13 72	13 00	12 29	11 59	10 90	10 22	9 54	8 87
56	18 63	17 84	17 04	16 23	15 43	14 65	13 89	13 15	12 42	11 69	10 97	10 24	9 55
57	19 87	19 04	18 20	17 35	16 50	15 68	14 87	14 09	13 32	12 55	11 78	11 01	10 25
58	21 18	20 32	19 45	18 57	17 68	16 81	15 96	15 18	14 31	13 49	12 67	11 86	11 07
59	22 58	21 69	20 79	19 88	18 96	18 05	17 16	16 27	15 39	14 52	13 65	12 80	11 97
60	24 07	23 15	22 23	21 30	20 36	19 42	18 47	17 52	16 57	15 64	14 72	13 84	12 96

DEFERRED SURVIVORSHIP BENEFIT.

With 20-Payment Life Policy

Annual Rate in Addition to Regular Rate, per \$1,000, to Provide for the Beneficiary, if Surviving the Insured Twenty Years, Continuous Annual Payments of \$65.25 until Death.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age.	36	37	38	39	40	41	42	43	44	45	46	47	48
18	\$2 12	\$1 97	\$1 85	\$1 69	\$1 55	\$1 41	\$1 28	\$1 16	\$1 05	\$0 95	\$0 86	\$0 77	\$0 68
19	2 18	1 98	1 84	1 70	1 56	1 42	1 29	1 17	1 06	0 96	0 87	0 78	0 69
20	2 15	2 00	1 85	1 71	1 57	1 43	1 30	1 18	1 07	0 97	0 87	0 78	0 69
21	2 16	2 01	1 86	1 72	1 58	1 44	1 31	1 19	1 08	0 98	0 88	0 79	0 70
22	2 18	2 03	1 88	1 73	1 59	1 45	1 32	1 20	1 09	0 99	0 89	0 79	0 70
23	2 20	2 05	1 90	1 75	1 61	1 47	1 34	1 22	1 10	1 00	0 90	0 80	0 71
24	2 22	2 07	1 92	1 77	1 63	1 49	1 36	1 24	1 12	1 01	0 91	0 81	0 72
25	2 25	2 09	1 94	1 79	1 65	1 51	1 38	1 26	1 14	1 03	0 92	0 82	0 73
26	2 28	2 12	1 96	1 81	1 67	1 53	1 40	1 27	1 15	1 04	0 93	0 83	0 74
27	2 32	2 16	2 00	1 84	1 69	1 55	1 42	1 29	1 16	1 05	0 94	0 84	0 75
28	2 36	2 20	2 04	1 88	1 72	1 58	1 44	1 31	1 18	1 06	0 95	0 85	0 76
29	2 40	2 24	2 07	1 91	1 75	1 61	1 46	1 33	1 20	1 08	0 97	0 86	0 77
30	2 45	2 28	2 11	1 95	1 79	1 64	1 49	1 35	1 22	1 10	0 99	0 88	0 78
31	2 50	2 33	2 16	1 99	1 83	1 67	1 52	1 37	1 24	1 12	1 01	0 90	0 80
32	2 56	2 38	2 21	2 03	1 87	1 71	1 55	1 40	1 26	1 14	1 03	0 92	0 82
33	2 62	2 44	2 26	2 08	1 91	1 75	1 59	1 44	1 29	1 16	1 05	0 94	0 83
34	2 69	2 50	2 31	2 13	1 95	1 79	1 63	1 47	1 32	1 19	1 07	0 95	0 84
35	2 77	2 57	2 37	2 18	2 00	1 83	1 67	1 51	1 36	1 22	1 09	0 97	0 86
36	2 86	2 65	2 44	2 24	2 05	1 88	1 72	1 55	1 40	1 26	1 12	1 00	0 89
37	2 96	2 74	2 52	2 31	2 11	1 94	1 77	1 61	1 44	1 30	1 16	1 03	0 91
38	3 07	2 84	2 61	2 39	2 18	2 00	1 83	1 66	1 49	1 34	1 19	1 06	0 94
39	3 19	2 94	2 70	2 47	2 26	2 07	1 89	1 71	1 54	1 38	1 23	1 09	0 96
40	3 31	3 05	2 80	2 57	2 35	2 15	1 96	1 77	1 59	1 42	1 26	1 12	0 99
41	3 45	3 18	2 92	2 68	2 45	2 24	2 04	1 84	1 65	1 47	1 31	1 15	1 02
42	3 61	3 33	3 06	2 80	2 57	2 35	2 13	1 92	1 72	1 53	1 37	1 21	1 07
43	3 79	3 50	3 21	2 94	2 70	2 46	2 23	2 01	1 80	1 61	1 44	1 27	1 12
44	3 99	3 68	3 38	3 10	2 84	2 58	2 34	2 11	1 89	1 69	1 51	1 34	1 18
45	4 22	3 89	3 57	3 27	2 99	2 72	2 47	2 23	2 00	1 79	1 60	1 42	1 25
46	4 47	4 12	3 78	3 46	3 16	2 88	2 61	2 36	2 12	1 90	1 70	1 51	1 32
47	4 75	4 37	4 01	3 67	3 35	3 06	2 77	2 50	2 25	2 02	1 81	1 61	1 40
48	5 06	4 65	4 27	3 91	3 57	3 25	2 94	2 66	2 39	2 15	1 92	1 71	1 49
49	5 40	4 97	4 57	4 18	3 81	3 46	3 13	2 83	2 55	2 29	2 05	1 82	1 59
50	5 78	5 33	4 90	4 48	4 08	3 70	3 35	3 03	2 73	2 45	2 19	1 94	1 71
51	6 20	5 72	5 28	4 81	4 38	3 98	3 60	3 25	2 93	2 63	2 34	2 07	1 83
52	6 66	6 14	5 64	5 16	4 71	4 29	3 88	3 50	3 15	2 83	2 51	2 22	1 96
53	7 15	6 59	6 06	5 55	5 07	4 63	4 19	3 78	3 40	3 05	2 70	2 39	2 10
54	7 67	7 08	6 52	6 38	5 47	5 00	4 53	4 09	3 68	3 29	2 92	2 57	2 26
55	8 22	7 60	7 01	6 44	5 90	5 39	4 90	4 43	3 98	3 55	3 15	2 78	2 45
56	8 83	8 17	7 55	6 95	6 37	5 82	5 31	4 80	4 31	3 84	3 42	3 02	2 68
57	9 52	8 81	8 15	7 51	6 89	6 31	5 76	5 21	4 68	4 17	3 72	3 29	2 90
58	10 29	9 53	8 82	8 13	7 47	6 85	6 25	5 68	5 09	4 54	4 06	3 59	3 17
59	11 14	10 34	9 57	8 82	8 11	7 44	6 78	6 15	5 54	4 95	4 42	3 92	3 46
60	12 09	11 24	10 41	9 60	8 82	8 07	7 36	6 68	6 03	5 41	4 82	4 28	3 78

DEFERRED SURVIVORSHIP BENEFIT. With 20-Payment Life Policy.

Annual Rate in Addition to Regular Rate per \$1,000 to Provide for the Beneficiary, if Surviving the Insured Twenty Years, Continuous Annual Payments of \$65.25 until Death.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.												
AGE	49	50	51	52	53	54	55	56	57	58	59	60
18	\$0 60	\$0 53	\$0 46	\$0 40	\$0 34	\$0 29	\$0 24	\$0 19	\$0 15	\$0 12	\$0 10	\$0 08
19	0 61	0 53	0 46	0 40	0 34	0 29	0 24	0 19	0 15	0 12	0 10	0 08
20	0 61	0 54	0 47	0 41	0 35	0 30	0 25	0 20	0 16	0 13	0 11	0 09
21	0 62	0 54	0 47	0 41	0 35	0 30	0 25	0 20	0 16	0 13	0 11	0 09
22	0 62	0 54	0 47	0 41	0 35	0 30	0 25	0 20	0 16	0 13	0 11	0 09
23	0 63	0 55	0 48	0 42	0 36	0 31	0 25	0 20	0 16	0 13	0 11	0 09
24	0 63	0 55	0 48	0 42	0 36	0 31	0 26	0 21	0 17	0 14	0 12	0 10
25	0 64	0 56	0 49	0 43	0 37	0 31	0 26	0 21	0 17	0 14	0 12	0 10
26	0 65	0 57	0 50	0 44	0 38	0 32	0 26	0 21	0 17	0 14	0 12	0 10
27	0 66	0 58	0 51	0 44	0 38	0 32	0 27	0 22	0 18	0 15	0 12	0 10
28	0 67	0 59	0 52	0 45	0 39	0 33	0 27	0 22	0 18	0 15	0 12	0 10
29	0 68	0 60	0 52	0 45	0 39	0 33	0 27	0 23	0 19	0 15	0 13	0 11
30	0 69	0 61	0 53	0 46	0 40	0 34	0 28	0 23	0 19	0 16	0 13	0 11
31	0 71	0 62	0 53	0 46	0 40	0 34	0 28	0 23	0 19	0 16	0 13	0 11
32	0 72	0 63	0 54	0 47	0 41	0 35	0 29	0 24	0 20	0 16	0 13	0 11
33	0 73	0 64	0 55	0 47	0 41	0 35	0 29	0 24	0 20	0 16	0 13	0 11
34	0 74	0 65	0 56	0 48	0 42	0 36	0 30	0 25	0 21	0 17	0 14	0 12
35	0 76	0 66	0 57	0 49	0 42	0 36	0 30	0 25	0 21	0 17	0 14	0 12
36	0 78	0 68	0 59	0 50	0 43	0 37	0 31	0 26	0 21	0 17	0 14	0 12
37	0 80	0 70	0 61	0 52	0 44	0 37	0 31	0 26	0 22	0 18	0 15	0 12
38	0 83	0 72	0 62	0 53	0 45	0 38	0 32	0 27	0 22	0 18	0 15	0 12
39	0 85	0 74	0 64	0 55	0 47	0 39	0 33	0 28	0 23	0 19	0 16	0 13
40	0 87	0 76	0 66	0 57	0 49	0 41	0 34	0 28	0 23	0 19	0 16	0 13
41	0 90	0 79	0 69	0 59	0 51	0 43	0 35	0 29	0 24	0 20	0 16	0 13
42	0 94	0 82	0 72	0 61	0 53	0 45	0 37	0 31	0 26	0 21	0 17	0 14
43	0 98	0 86	0 75	0 64	0 55	0 47	0 39	0 33	0 27	0 22	0 18	0 14
44	1 03	0 90	0 78	0 67	0 57	0 49	0 41	0 34	0 28	0 23	0 19	0 15
45	1 09	0 95	0 82	0 70	0 60	0 51	0 43	0 36	0 30	0 24	0 19	0 15
46	1 15	1 01	0 87	0 75	0 64	0 54	0 46	0 38	0 31	0 25	0 20	0 16
47	1 22	1 07	0 93	0 80	0 68	0 57	0 48	0 40	0 32	0 26	0 21	0 17
48	1 30	1 14	0 99	0 85	0 72	0 61	0 51	0 42	0 34	0 28	0 23	0 18
49	1 39	1 21	1 05	0 90	0 76	0 64	0 54	0 45	0 37	0 30	0 24	0 19
50	1 49	1 29	1 11	0 95	0 81	0 68	0 57	0 48	0 40	0 33	0 26	0 20
51	1 60	1 38	1 18	1 01	0 86	0 73	0 61	0 51	0 42	0 35	0 28	0 21
52	1 71	1 48	1 27	1 08	0 92	0 78	0 65	0 55	0 45	0 37	0 29	0 22
53	1 84	1 60	1 37	1 17	1 00	0 84	0 70	0 59	0 48	0 39	0 31	0 24
54	1 99	1 73	1 49	1 28	1 09	0 92	0 76	0 63	0 51	0 41	0 33	0 26
55	2 15	1 88	1 63	1 40	1 19	1 00	0 83	0 68	0 55	0 44	0 35	0 28
56	2 31	2 05	1 78	1 53	1 30	1 10	0 91	0 74	0 59	0 47	0 38	0 31
57	2 55	2 24	1 94	1 67	1 42	1 20	1 00	0 81	0 65	0 52	0 41	0 34
58	2 79	2 45	2 12	1 82	1 55	1 31	1 09	0 89	0 72	0 57	0 46	0 37
59	3 04	2 67	2 32	1 99	1 69	1 43	1 19	0 98	0 79	0 63	0 51	0 40
60	3 32	2 90	2 53	2 17	1 85	1 58	1 30	1 07	0 87	0 70	0 56	0 44

Largest Amount of Insurance it will write on a Single Life, \$10,000.

Premiums for each \$1,000 Insurance (Participating)

Age at Issue of Policy.	LIFE.				ENDOWMENT, CONTINUOUS ANNUAL PREM'S.			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	15 Years.	20 Years.	25 Years.	30 Years.
20	\$18.30	\$19.00	\$20.40	\$25.00	\$66.80	\$48.10	\$37.40	\$30.70
21	18.80	19.50	20.90	25.50	67.30	48.60	37.90	31.20
22	19.30	20.00	21.40	26.00	67.80	49.10	38.40	31.70
23	19.80	20.50	21.90	26.50	68.30	49.60	38.90	32.20
24	20.30	21.00	22.40	27.00	68.80	50.10	39.40	32.70
25	20.80	21.50	22.90	27.50	69.30	50.60	39.90	33.20
26	21.30	22.00	23.40	28.00	69.80	51.10	40.40	33.70
27	21.80	22.50	23.90	28.50	70.30	51.60	40.90	34.20
28	22.30	23.00	24.40	29.00	70.80	52.10	41.40	34.70
29	22.80	23.50	24.90	29.50	71.30	52.60	41.90	35.20
30	23.30	24.00	25.40	30.00	71.80	53.10	42.40	35.70
31	23.80	24.50	25.90	30.50	72.30	53.60	42.90	36.20
32	24.30	25.00	26.40	31.00	72.80	54.10	43.40	36.70
33	24.80	25.50	26.90	31.50	73.30	54.60	43.90	37.20
34	25.30	26.00	27.40	32.00	73.80	55.10	44.40	37.70
35	25.80	26.50	27.90	32.50	74.30	55.60	44.90	38.20
36	26.30	27.00	28.40	33.00	74.80	56.10	45.40	38.70
37	26.80	27.50	28.90	33.50	75.30	56.60	45.90	39.20
38	27.30	28.00	29.40	34.00	75.80	57.10	46.40	39.70
39	27.80	28.50	29.90	34.50	76.30	57.60	46.90	40.20
40	28.30	29.00	30.40	35.00	76.80	58.10	47.40	40.70
41	28.80	29.50	30.90	35.50	77.30	58.60	47.90	41.20
42	29.30	30.00	31.40	36.00	77.80	59.10	48.40	41.70
43	29.80	30.50	31.90	36.50	78.30	59.60	48.90	42.20
44	30.30	31.00	32.40	37.00	78.80	60.10	49.40	42.70
45	30.80	31.50	32.90	37.50	79.30	60.60	49.90	43.20
46	31.30	32.00	33.40	38.00	79.80	61.10	50.40	43.70
47	31.80	32.50	33.90	38.50	80.30	61.60	50.90	44.20
48	32.30	33.00	34.40	39.00	80.80	62.10	51.40	44.70
49	32.80	33.50	34.90	39.50	81.30	62.60	51.90	45.20
50	33.30	34.00	35.40	40.00	81.80	63.10	52.40	45.70
51	33.80	34.50	35.90	40.50	82.30	63.60	52.90	46.20
52	34.30	35.00	36.40	41.00	82.80	64.10	53.40	46.70
53	34.80	35.50	36.90	41.50	83.30	64.60	53.90	47.20
54	35.30	36.00	37.40	42.00	83.80	65.10	54.40	47.70
55	35.80	36.50	37.90	42.50	84.30	65.60	54.90	48.20
56	36.30	37.00	38.40	43.00	84.80	66.10	55.40	48.70
57	36.80	37.50	38.90	43.50	85.30	66.60	55.90	49.20
58	37.30	38.00	39.40	44.00	85.80	67.10	56.40	49.70
59	37.80	38.50	39.90	44.50	86.30	67.60	56.90	50.20
60	38.30	39.00	40.40	45.00	86.80	68.10	57.40	50.70
61	38.80	39.50	40.90	45.50	87.30	68.60	57.90	51.20
62	39.30	40.00	41.40	46.00	87.80	69.10	58.40	51.70
63	39.80	40.50	41.90	46.50	88.30	69.60	58.90	52.20
64	40.30	41.00	42.40	47.00	88.80	70.10	59.40	52.70
65	40.80	41.50	42.90	47.50	89.30	70.60	59.90	53.20

For semi-annual premiums, add 4 per cent and divide by 2.

For quarterly premiums, add 6 per cent and divide by 4.

PRUDENTIAL MUTUAL OF PHILADELPHIA, PA.

greatest Amount of Insurance it will write on a Single Life, \$100,000
 Premiums for each \$1,000 Insurance. (Participating.)

LIFE.				ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS.						
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	Endowment at age 80.
\$17 90	\$39 25	\$29 94	\$25 18	\$104 74	\$64 79	\$46 45	\$35 98	\$29 84	\$25 02	\$17 94
18 85	40 09	30 54	25 68	104 86	64 92	46 59	36 09	29 52	25 24	18 40
18 85	40 78	31 16	26 20	104 98	65 06	46 74	36 28	29 72	25 47	18 88
19 85	41 59	31 80	26 74	105 11	65 20	46 90	36 44	29 99	25 72	19 40
19 85	42 48	32 47	27 30	105 25	65 35	47 07	36 68	30 16	25 99	19 88
20 40	43 29	33 15	27 87	105 41	65 52	47 25	36 84	30 40	26 28	20 49
21 00	44 19	33 87	28 47	105 55	65 68	47 44	37 08	30 67	26 60	21 08
21 60	45 12	34 61	29 09	105 72	65 86	47 64	37 30	30 95	26 94	21 71
22 25	46 08	35 38	29 74	105 89	66 06	47 85	37 58	31 27	27 31	22 36
22 90	47 07	36 18	30 41	106 07	66 24	48 09	37 85	31 59	27 71	23 05
23 60	48 10	37 01	31 11	106 26	66 45	48 33	38 13	31 96	28 14	23 77
24 85	49 16	37 87	31 84	106 45	66 68	48 60	38 45	32 35	28 61	24 53
25 15	50 26	38 76	32 60	106 67	66 92	48 89	38 84	32 77	29 12	25 34
25 95	51 40	39 69	33 39	106 90	67 17	49 20	39 13	33 24	29 67	26 18
26 80	52 58	40 66	34 21	107 12	67 44	49 54	39 61	33 74	30 27	27 08
27 75	53 80	41 67	35 07	107 37	67 74	49 91	40 06	34 29	30 92	28 02
28 70	55 06	42 72	35 98	107 63	68 07	50 32	40 56	34 89	31 63	29 03
29 70	56 38	43 82	36 92	107 93	68 43	50 76	41 11	35 54	32 40	30 09
30 80	57 74	44 97	37 92	108 25	68 84	51 27	41 71	36 29	33 24	31 28
31 95	59 17	46 18	38 97	108 59	69 28	51 81	42 37	37 05	34 16	32 42
33 20	60 66	47 46	40 09	109 99	69 77	52 41	43 09	37 92	...	33 70
34 50	62 22	48 80	41 26	109 46	70 32	53 09	43 88	38 89	...	35 07
35 90	63 85	50 21	42 50	109 86	70 98	53 82	44 79	39 91	...	36 54
37 95	65 55	51 70	43 82	110 53	71 68	54 65	45 70	41 05	...	38 10
38 95	67 32	53 27	45 21	111 16	72 36	55 54	46 80	42 20	...	39 76
40 60	69 16	54 91	46 67	111 84	73 18	56 52	47 98	...	...	41 52
42 35	71 06	56 61	48 21	112 50	74 07	57 59	49 24	...	...	43 39
44 25	73 03	58 46	49 82	113 39	75 08	58 74	50 61	...	...	45 39
46 20	75 67	60 27	51 53	114 26	76 07	59 99	52 09	...	...	47 51
48 50	77 18	62 23	53 32	115 21	77 20	61 35	53 68	...	...	49 74
50 50	79 36	64 28	55 21	116 25	78 48	62 83	...	...	...	52 18
52 85	81 62	66 43	57 29	117 34	79 76	64 44	...	...	...	54 73
55 35	83 97	68 69	59 36	118 54	81 22	66 19	...	...	...	56 47
58 00	86 40	71 07	61 62	119 85	82 80	68 09	...	...	...	60 40
60 80	88 33	73 58	64 01	121 27	84 32	70 16	...	...	...	63 54
63 75	91 56	76 24	66 56	122 82	86 40	72 41	...	...	...	68 92
66 90	94 30	79 04	69 28	124 49	88 44	74 85	...	...	...	70 68
70 30	97 18	82 02	72 19	126 38	90 68	77 52	...	...	...	74 48
73 90	100 19	85 18	75 30	128 32	93 13	80 42	...	...	...	78 65
77 70	103 35	88 55	78 64	130 56	95 09	83 57	...	...	...	83 27
82 10	...	...	...	133 23	99 02	...	...	...	...	88 25
86 75	...	...	...	136 25	102 38	...	...	...	...	93 68
91 75	...	...	...	139 50	106 36	...	...	...	...	99 61
97 05	...	...	...	143 04	110 53	...	...	...	...	106 13
102 75	...	...	...	146 30	113 33	...	...	...	...	113 33

For Semi-annual Rates, add 2½ per cent and divide by 2.
 For Quarterly Rates, add 4 per cent and divide by 4.

TRUST CERTIFICATES (Participating.)

TRUST CERTIFICATES (Participation) - each payable to \$1000 Dollars.

Payable in 25 Years Installments
 of \$40 each, one
 at Death, or Maternity,
 and the remainder
 annually thereafter

40 par. 101: Unintended Dividend
Government Policies

[illegible]

TRUST CERTIFICATES (Participating.)—Local Premium For \$1,000 Insurance

Five-Year Convertible Term. Regular and Trust Certifi- cate Rates. Insurance Payable as Follows:		Ten-Year Convertible Term. Regular and Trust Certifi- cate Rates. Insurance Payable as Follows:		10-Year Endowment	
Age at Issue of Policy.	Amount of Insurance Payable as Follows:	Age at Issue of Policy.	Amount of Insurance Payable as Follows:	Age at Issue of Policy.	Amount of Insurance Payable as Follows:
10	10.00	10	10.00	10	10.00
11	11.00	11	11.00	11	11.00
12	12.00	12	12.00	12	12.00
13	13.00	13	13.00	13	13.00
14	14.00	14	14.00	14	14.00
15	15.00	15	15.00	15	15.00
16	16.00	16	16.00	16	16.00
17	17.00	17	17.00	17	17.00
18	18.00	18	18.00	18	18.00
19	19.00	19	19.00	19	19.00
20	20.00	20	20.00	20	20.00
21	21.00	21	21.00	21	21.00
22	22.00	22	22.00	22	22.00
23	23.00	23	23.00	23	23.00
24	24.00	24	24.00	24	24.00
25	25.00	25	25.00	25	25.00
26	26.00	26	26.00	26	26.00
27	27.00	27	27.00	27	27.00
28	28.00	28	28.00	28	28.00
29	29.00	29	29.00	29	29.00
30	30.00	30	30.00	30	30.00
31	31.00	31	31.00	31	31.00
32	32.00	32	32.00	32	32.00
33	33.00	33	33.00	33	33.00
34	34.00	34	34.00	34	34.00
35	35.00	35	35.00	35	35.00
36	36.00	36	36.00	36	36.00
37	37.00	37	37.00	37	37.00
38	38.00	38	38.00	38	38.00
39	39.00	39	39.00	39	39.00
40	40.00	40	40.00	40	40.00
41	41.00	41	41.00	41	41.00
42	42.00	42	42.00	42	42.00
43	43.00	43	43.00	43	43.00
44	44.00	44	44.00	44	44.00
45	45.00	45	45.00	45	45.00
46	46.00	46	46.00	46	46.00
47	47.00	47	47.00	47	47.00
48	48.00	48	48.00	48	48.00
49	49.00	49	49.00	49	49.00
50	50.00	50	50.00	50	50.00
51	51.00	51	51.00	51	51.00
52	52.00	52	52.00	52	52.00
53	53.00	53	53.00	53	53.00
54	54.00	54	54.00	54	54.00
55	55.00	55	55.00	55	55.00
56	56.00	56	56.00	56	56.00
57	57.00	57	57.00	57	57.00
58	58.00	58	58.00	58	58.00
59	59.00	59	59.00	59	59.00
60	60.00	60	60.00	60	60.00
61	61.00	61	61.00	61	61.00
62	62.00	62	62.00	62	62.00
63	63.00	63	63.00	63	63.00
64	64.00	64	64.00	64	64.00
65	65.00	65	65.00	65	65.00
66	66.00	66	66.00	66	66.00
67	67.00	67	67.00	67	67.00
68	68.00	68	68.00	68	68.00
69	69.00	69	69.00	69	69.00
70	70.00	70	70.00	70	70.00

Largest Amount of Insurance it will write on a Single Life, \$100,000

Premiums for each \$1,000 Insurance. (Participating.)

ENDOWMENT INSURANCE TABLE.

10 Annual Premiums. Policy payable at death or Expiration of years designated.

Age at Issue of Policy.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
21	\$88 68	\$74 04	\$64 22	\$56 63	\$50 87	\$46 63
22	88 77	74 20	64 41	56 87	51 18	47 02
23	88 91	74 37	64 61	57 13	51 51	47 44
24	87 05	74 54	64 83	57 40	51 86	47 88
25	87 21	74 73	65 06	57 70	52 25	48 35
26	87 38	74 98	65 31	58 02	52 65	48 87
27	87 55	75 14	65 58	58 37	53 10	49 42
28	87 78	75 36	65 86	58 74	53 57	50 02
29	87 93	75 60	66 17	59 13	54 08	50 65
30	88 13	75 85	66 50	59 56	54 68	51 33
31	88 35	76 12	66 85	60 02	55 21	51 97
32	88 57	76 41	67 23	60 51	55 84	52 61
33	88 82	76 71	67 63	61 05	56 52	53 21
34	89 07	77 05	68 07	61 62	57 26	53 81
35	89 34	77 40	68 55	62 25	58 04	54 41
36	89 64	77 79	69 06	62 92	.....	55 01
37	89 96	78 21	69 63	63 65	.....	55 61
38	90 31	78 67	70 24	64 44	.....	56 21
39	90 70	79 18	70 91	65 31	.....	56 81
40	91 12	79 75	71 65	66 25	.....	57 41
41	91 61	80 37	72 46	.....	.....	58 01
42	92 15	81 07	73 36	.....	.....	58 61
43	92 75	81 84	74 34	.....	.....	59 21
44	93 44	82 71	75 44	.....	.....	59 81
45	94 18	83 64	76 62	.....	.....	60 41
46	94 99	84 66	.....	.....	.....	61 01
47	95 87	85 77	.....	.....	.....	61 61
48	96 83	86 97	.....	.....	.....	62 21
49	97 85	88 25	.....	.....	.....	62 81
50	98 97	89 64	.....	.....	.....	63 41
51	100 18	.....	.....	.....	.....	64 01
52	101 48	.....	.....	.....	.....	64 61
53	102 90	.....	.....	.....	.....	65 21
54	104 43	.....	.....	.....	.....	65 81
55	106 09	.....	.....	.....	.....	66 41

Twenty Annual Premium Rates, Dual Income Endowment Bond of \$1,000, payable in annual instalments of \$50 each for twenty years, and as much longer as the Beneficiary shall survive; should the Insured live to the end of the 20-Year Endowment Period, then twenty annual instalments of \$50 each shall be paid to the Insured (or the Beneficiary), and as much longer thereafter as either the Insured or the Beneficiary shall survive, there shall be paid \$50 per annum to either one surviving the other.

Age.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.													
	10	11	12	13	14	15	16	17	18	19	20	21	22	23
21	47.65	47.44	47.22	47.00	46.78	46.56	46.32	46.09	45.86	45.63	45.40	45.17	44.94	44.71
22	47.65	47.43	47.22	47.00	46.77	46.54	46.31	46.07	45.83	45.60	45.36	45.12	44.88	44.65
23	47.65	47.43	47.22	46.99	46.76	46.52	46.28	46.04	45.80	45.56	45.31	45.06	44.82	44.58
24	47.72	47.50	47.27	47.03	46.79	46.55	46.31	46.06	45.81	45.56	45.31	45.05	44.80	44.55
25	47.78	47.55	47.31	47.07	46.83	46.58	46.33	46.08	45.82	45.57	45.31	45.05	44.79	44.53
26	47.83	47.61	47.37	47.12	46.88	46.62	46.37	46.11	45.85	45.58	45.32	45.05	44.78	44.52
27	47.88	47.65	47.41	47.16	46.91	46.65	46.39	46.12	45.85	45.58	45.32	45.04	44.76	44.49
28	47.95	47.71	47.45	47.21	46.95	46.69	46.42	46.15	45.88	45.60	45.32	45.04	44.76	44.48
29	48.05	47.80	47.53	47.26	47.00	46.73	46.46	46.19	45.91	45.63	45.35	45.06	44.78	44.50
30	48.15	47.90	47.64	47.38	47.12	46.84	46.57	46.29	46.00	45.71	45.42	45.13	44.83	44.53
31	48.26	48.02	47.77	47.50	47.23	46.95	46.67	46.38	46.09	45.80	45.50	45.20	44.90	44.60
32	48.45	48.17	47.91	47.64	47.36	47.08	46.80	46.51	46.21	45.91	45.61	45.30	44.99	44.68
33	48.59	48.33	48.06	47.79	47.51	47.23	46.94	46.64	46.34	46.03	45.72	45.41	45.10	44.78
34	48.78	48.52	48.25	47.97	47.69	47.41	47.11	46.80	46.50	46.19	45.87	45.54	45.23	44.91
35	49.01	48.75	48.48	48.20	47.92	47.62	47.32	47.01	46.70	46.39	46.07	45.74	45.42	45.09
36	49.26	48.99	48.72	48.44	48.15	47.85	47.55	47.24	46.92	46.60	46.28	45.95	45.62	45.28
37	49.57	49.30	49.03	48.74	48.45	48.15	47.84	47.53	47.21	46.89	46.55	46.22	45.88	45.54
38	49.90	49.63	49.35	49.06	48.77	48.46	48.15	47.84	47.51	47.18	46.85	46.52	46.17	45.82
39	50.29	50.01	49.73	49.44	49.14	48.84	48.52	48.20	47.87	47.54	47.20	46.86	46.51	46.16
40	50.73	50.46	50.17	49.88	49.58	49.27	48.95	48.62	48.30	47.96	47.61	47.27	46.91	46.56
41	51.24	50.96	50.67	50.38	50.07	49.76	49.44	49.11	48.78	48.44	48.09	47.73	47.36	47.01
42	51.80	51.52	51.23	50.93	50.63	50.31	49.99	49.66	49.32	48.97	48.62	48.26	47.90	47.53
43	52.44	52.15	51.85	51.55	51.25	50.93	50.60	50.27	49.92	49.57	49.22	48.86	48.49	48.12
44	53.15	52.88	52.58	52.28	51.96	51.64	51.31	50.97	50.63	50.28	49.92	49.55	49.18	48.80
45	53.95	53.66	53.36	53.05	52.74	52.41	52.08	51.74	51.39	51.03	50.67	50.30	49.92	49.53
46	54.77	54.48	54.18	53.87	53.55	53.23	52.89	52.54	52.19	51.82	51.45	51.08	50.70	50.31
47	55.67	55.37	55.07	54.75	54.43	54.10	53.76	53.41	53.05	52.69	52.31	51.93	51.55	51.15
48	56.66	56.36	56.05	55.73	55.41	55.08	54.73	54.38	54.01	53.64	53.27	52.89	52.49	52.09
49	57.76	57.45	57.15	56.83	56.50	56.17	55.82	55.46	55.09	54.72	54.35	53.97	53.58	53.18
50	58.97	58.67	58.35	58.03	57.69	57.35	57.00	56.63	56.26	55.88	55.49	55.09	54.69	54.28
51	60.31	60.00	59.68	59.35	59.01	58.67	58.31	57.94	57.56	57.17	56.78	56.37	55.96	55.54
52	61.80	61.48	61.15	60.82	60.49	60.15	59.79	59.42	59.04	58.65	58.25	57.84	57.43	56.99
53	63.41	63.09	62.75	62.42	62.07	61.71	61.34	60.96	60.57	60.17	59.76	59.34	58.91	58.48
54	65.18	64.85	64.51	64.17	63.82	63.45	63.07	62.69	62.29	61.88	61.46	61.03	60.60	60.15
55	67.11	66.78	66.44	66.09	65.73	65.35	64.97	64.57	64.17	63.75	63.32	62.88	62.44	61.98
56	69.24	68.90	68.55	68.21	67.83	67.45	67.05	66.65	66.23	65.80	65.37	64.93	64.48	64.00
57	71.57	71.22	70.87	70.50	70.12	69.73	69.33	68.91	68.49	68.05	67.60	67.14	66.67	66.20
58	74.12	73.77	73.40	73.03	72.64	72.24	71.83	71.40	70.96	70.51	70.05	69.58	69.10	68.61
59	76.91	76.55	76.18	75.79	75.39	74.98	74.56	74.12	73.67	73.21	72.74	72.25	71.76	71.25
60	79.98	79.61	79.23	78.83	78.42	78.00	77.56	77.11	76.65	76.17	75.68	75.18	74.67	74.15

Twenty Annual Premium Rates Dual Income Endowment Bond of \$1,900
 payable in annual instalments of \$50 each for twenty years, and as much
 longer as the Beneficiary shall survive; should the Insured live to
 the end of the 20-Year Endowment Period, then twenty annual
 instalments of \$50 each shall be paid to the Insured (or the
 Beneficiary), and as much longer thereafter as either the
 Insured or the Beneficiary shall survive, there shall be
 paid \$50 per annum to either one surviving the
 other.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.														
Age	24	25	26	27	28	29	30	31	32	33	34	35	36	37
21	44 48	44 26	44 08	43 81	43 60	43 39	43 18	42 98	42 79	42 61	42 43	42 25	42 09	41 38
22	44 41	44 18	43 95	43 72	43 50	43 28	43 07	42 87	42 67	42 47	42 29	42 11	41 96	41 25
23	44 33	44 09	43 86	43 62	43 39	43 17	42 95	42 74	42 53	42 33	42 14	41 95	41 78	41 52
24	44 30	44 05	43 81	43 57	43 33	43 10	42 87	42 65	42 44	42 23	42 04	41 85	41 67	41 50
25	44 27	44 02	43 77	43 52	43 27	43 02	42 80	42 57	42 35	42 14	41 93	41 74	41 55	41 38
26	44 25	43 99	43 73	43 47	43 22	42 97	42 73	42 49	42 27	42 05	41 84	41 64	41 45	41 28
27	44 22	43 95	43 68	43 41	43 15	42 90	42 65	42 41	42 17	41 94	41 73	41 52	41 32	41 15
28	44 20	43 92	43 65	43 38	43 11	42 84	42 58	42 33	42 09	41 85	41 63	41 41	41 21	41 02
29	44 22	43 93	43 64	43 36	43 08	42 81	42 55	42 29	42 04	41 80	41 56	41 34	41 13	40 93
30	44 24	43 94	43 65	43 36	43 08	42 80	42 52	42 26	42 00	41 75	41 51	41 28	41 06	40 85
31	44 29	43 99	43 69	43 39	43 10	42 81	42 53	42 26	41 99	41 73	41 48	41 24	41 02	40 80
32	44 37	44 06	43 75	43 45	43 15	42 85	42 56	42 28	42 00	41 74	41 48	41 23	41 00	40 78
33	44 46	44 15	43 83	43 52	43 21	42 90	42 60	42 31	42 03	41 76	41 49	41 24	41 00	40 77
34	44 55	44 27	43 94	43 62	43 30	42 99	42 68	42 38	42 09	41 81	41 54	41 28	41 03	40 79
35	44 76	44 45	44 10	43 77	43 44	43 12	42 81	42 50	42 20	41 91	41 63	41 36	41 11	40 86
36	44 94	44 61	44 28	43 95	43 62	43 29	42 96	42 64	42 33	42 03	41 74	41 47	41 21	40 96
37	45 20	44 86	44 51	44 17	43 84	43 50	43 16	42 84	42 53	42 22	41 93	41 64	41 37	41 11
38	45 47	45 12	44 77	44 42	44 08	43 74	43 40	43 07	42 74	42 43	42 13	41 83	41 56	41 29
39	45 80	45 45	45 09	44 74	44 38	44 03	43 69	43 35	43 02	42 70	42 39	42 09	41 80	41 53
40	46 19	45 83	45 47	45 11	44 75	44 39	44 04	43 70	43 36	43 03	42 71	42 41	42 11	41 83
41	46 55	46 20	45 84	45 48	45 12	44 76	44 40	44 05	43 71	43 37	43 04	42 73	42 43	42 15
42	47 16	46 80	46 42	46 04	45 67	45 30	44 94	44 58	44 22	43 88	43 55	43 22	42 92	42 62
43	47 74	47 37	46 99	46 61	46 23	45 85	45 48	45 11	44 75	44 40	44 06	43 73	43 41	43 11
44	48 42	48 04	47 65	47 26	46 88	46 50	46 12	45 74	45 38	45 02	44 67	44 33	44 01	43 70
45	49 15	48 76	48 37	47 98	47 59	47 20	46 81	46 43	46 05	45 69	45 33	44 99	44 66	44 34
46	49 94	49 52	49 13	48 73	48 33	47 93	47 54	47 15	46 77	46 39	46 03	45 68	45 34	45 01
47	50 76	50 36	49 95	49 55	49 14	48 74	48 34	47 94	47 55	47 17	46 80	46 43	46 08	45 75
48	51 69	51 28	50 87	50 46	50 04	49 63	49 22	48 81	48 42	48 03	47 65	47 28	46 92	46 57
49	52 73	52 32	51 90	51 48	51 06	50 64	50 22	49 81	49 40	49 00	48 61	48 23	47 86	47 50
50	53 86	53 44	53 01	52 59	52 16	51 73	51 31	50 88	50 47	50 06	49 64	49 27	48 89	48 52
51	55 12	54 69	54 26	53 82	53 38	52 95	52 51	52 08	51 65	51 24	50 82	50 42	50 03	49 65
52	56 52	56 09	55 65	55 20	54 75	54 31	53 86	53 42	52 98	52 55	52 12	51 71	51 31	50 92
53	58 04	57 59	57 14	56 68	56 23	55 77	55 31	54 86	54 40	53 95	53 52	53 10	52 68	52 28
54	59 70	59 24	58 78	58 31	57 85	57 38	56 91	56 44	55 98	55 52	55 06	54 62	54 19	53 77
55	61 52	61 05	60 58	60 10	59 62	59 13	58 65	58 17	57 69	57 22	56 75	56 29	55 85	55 41
56	63 52	63 05	62 58	62 08	61 57	61 07	60 57	60 07	59 58	59 08	58 58	58 12	57 68	57 20
57	65 71	65 21	64 71	64 21	63 70	63 18	62 67	62 15	61 64	61 13	60 62	60 13	59 65	59 17
58	68 11	67 60	67 08	66 56	66 03	65 50	64 95	64 43	63 90	63 37	62 84	62 33	61 82	61 32
59	70 73	70 20	69 67	69 13	68 59	68 04	67 49	66 94	66 37	65 81	65 27	64 73	64 20	63 68
60	73 62	73 07	72 52	71 96	71 39	70 82	70 24	69 67	69 09	68 51	67 94	67 38	66 82	66 27

Twenty Annual Premium Rates, Dual Income Endowment Bond of \$1,000 payable in annual instalments of \$50 each for twenty years and as much longer as the Beneficiary shall survive; should the Insured live to the end of the 20-Year Endowment Period, then twenty annual instalments of \$50 each shall be paid to the Insured (or Beneficiary), and as much longer thereafter as either the Insured or Beneficiary shall survive, there shall be paid \$50 per annum to either one surviving the other.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.														
Age:	38	39	40	41	42	43	44	45	46	47	48	49	50	51
21	41 79	41 65	41 52	41 40	41 29	41 18	41 08	40 99	40 91	40 84	40 77	40 71	40 65	40 61
22	41 63	41 49	41 35	41 23	41 11	41 00	40 90	40 81	40 73	40 66	40 59	40 53	40 47	40 43
23	41 46	41 32	41 18	41 05	40 93	40 82	40 72	40 63	40 54	40 46	40 39	40 33	40 28	40 23
24	41 33	41 18	41 04	40 91	40 79	40 67	40 57	40 48	40 39	40 31	40 24	40 18	40 12	40 07
25	41 21	41 05	40 91	40 77	40 65	40 53	40 42	40 33	40 24	40 16	40 09	40 02	39 96	39 91
26	41 09	40 93	40 78	40 64	40 51	40 39	40 28	40 18	40 09	40 01	39 93	39 87	39 81	39 76
27	40 95	40 79	40 63	40 49	40 35	40 23	40 12	40 02	39 92	39 84	39 76	39 70	39 64	39 59
28	40 83	40 66	40 50	40 36	40 22	40 09	39 97	39 87	39 77	39 68	39 61	39 54	39 48	39 43
29	40 74	40 56	40 39	40 24	40 10	39 97	39 85	39 74	39 64	39 55	39 48	39 41	39 35	39 30
30	40 65	40 47	40 30	40 14	39 99	39 86	39 74	39 63	39 53	39 44	39 36	39 28	39 22	39 17
31	40 50	40 41	40 23	40 07	39 92	39 78	39 65	39 54	39 43	39 34	39 26	39 19	39 12	39 07
32	40 37	40 37	40 19	40 02	39 86	39 72	39 59	39 47	39 37	39 27	39 19	39 11	39 05	38 99
33	40 25	40 35	40 16	39 99	39 82	39 68	39 54	39 42	39 31	39 21	39 13	39 05	38 98	38 93
34	40 17	40 36	40 17	39 99	39 82	39 67	39 53	39 40	39 29	39 19	39 10	39 02	38 95	38 90
35	40 03	40 42	40 22	40 03	39 86	39 70	39 56	39 43	39 31	39 21	39 12	39 04	38 96	38 90
36	40 02	40 50	40 29	40 09	39 92	39 75	39 61	39 47	39 35	39 25	39 15	39 07	38 99	38 93
37	40 07	40 64	40 43	40 23	40 04	39 83	39 72	39 58	39 45	39 35	39 25	39 17	39 09	39 03
38	41 04	40 80	40 58	40 38	40 19	40 02	39 86	39 72	39 59	39 47	39 37	39 28	39 21	39 15
39	41 27	41 08	40 80	40 59	40 39	40 22	40 05	39 89	39 77	39 66	39 55	39 46	39 38	39 32
40	41 57	41 32	41 08	40 86	40 66	40 48	40 31	40 16	40 02	39 90	39 79	39 69	39 61	39 54
41	41 32	41 66	41 42	41 20	40 99	40 80	40 63	40 47	40 33	40 20	40 09	39 99	39 90	39 83
42	42 04	42 07	41 83	41 60	41 38	41 18	41 00	40 84	40 69	40 56	40 45	40 34	40 25	40 17
43	42 33	42 55	42 30	42 06	41 84	41 63	41 45	41 28	41 12	40 99	40 87	40 76	40 66	40 58
44	43 40	43 12	42 86	42 61	42 38	42 17	41 98	41 80	41 65	41 50	41 38	41 27	41 17	41 08
45	44 03	43 74	43 47	43 22	42 98	42 76	42 56	42 38	42 22	42 07	41 94	41 82	41 72	41 63
46	44 70	44 40	44 12	43 86	43 61	43 39	43 18	42 99	42 82	42 67	42 53	42 41	42 30	42 20
47	45 43	45 12	44 83	44 56	44 31	44 08	43 86	43 66	43 48	43 32	43 18	43 05	42 93	42 83
48	46 24	45 93	45 63	45 35	45 09	44 85	44 62	44 42	44 23	44 06	43 91	43 77	43 65	43 54
49	47 16	46 84	46 53	46 24	45 97	45 72	45 48	45 27	45 07	44 89	44 73	44 59	44 46	44 35
50	48 17	47 83	47 51	47 21	46 93	46 67	46 42	46 20	45 99	45 80	45 63	45 48	45 34	45 22
51	49 29	48 94	48 61	48 30	48 00	47 73	47 47	47 23	47 02	46 82	46 64	46 48	46 33	46 20
52	50 54	50 18	49 84	49 51	49 20	48 92	48 65	48 40	48 17	47 96	47 77	47 60	47 44	47 30
53	51 89	51 51	51 15	50 81	50 49	50 19	49 91	49 64	49 40	49 18	48 98	48 80	48 63	48 48
54	53 37	52 98	52 60	52 25	51 91	51 59	51 29	51 02	50 76	50 52	50 31	50 11	49 93	49 78
55	54 98	54 58	54 19	53 81	53 46	53 12	52 81	52 51	52 24	51 99	51 76	51 55	51 36	51 19
56	56 76	56 34	55 95	55 53	55 16	54 81	54 47	54 16	53 87	53 60	53 36	53 13	52 93	52 74
57	58 71	58 28	57 88	57 41	57 02	56 65	56 29	55 96	55 65	55 35	55 10	54 86	54 64	54 44
58	60 84	60 37	59 91	59 47	59 06	58 66	58 29	57 93	57 60	57 29	57 01	56 75	56 51	56 29
59	63 17	62 67	62 19	61 73	61 29	60 87	60 47	60 09	59 78	59 46	59 10	58 82	58 56	58 32
60	65 73	65 21	64 70	64 21	63 74	63 29	62 86	62 46	62 09	61 73	61 40	61 09	60 81	60 55

Twenty Annual Premium Rates, Dual Income Endowment Bond of \$1,000 payable in annual instalments of \$50 each for twenty years, and as much longer as the Beneficiary shall survive; should the Insured live to the end of the 20-Year Endowment period, then twenty annual instalments of \$50 each shall be paid to the Insured (or the Beneficiary), and as much longer thereafter as either the Insured or the Beneficiary shall survive, there shall be paid \$50 per annum to either one surviving the other.

Age.	AGE OF THE BENEFICIARY.										Annual Premiums After Death of Beneficiary.
	52	53	54	55	56	57	58	59	60		
21	840 56	840 52	840 49	840 45	840 43	840 40	840 38	840 36	840 33	840 28	
22	40 38	40 34	40 30	40 27	40 24	40 22	40 19	40 17	40 16	40 09	
23	40 18	40 14	40 10	40 07	40 04	40 02	39 99	39 97	39 96	39 89	
24	40 02	39 98	39 95	39 91	39 89	39 86	39 84	39 82	39 80	39 73	
25	39 87	39 83	39 79	39 76	39 73	39 70	39 68	39 66	39 64	39 57	
26	39 71	39 67	39 63	39 60	39 57	39 54	39 52	39 50	39 48	39 41	
27	39 54	39 49	39 46	39 42	39 39	39 37	39 34	39 32	39 30	39 23	
28	39 38	39 33	39 30	39 26	39 23	39 20	39 18	39 16	39 14	39 08	
29	39 24	39 20	39 16	39 12	39 09	39 07	39 04	39 02	39 00	38 93	
30	38 12	38 07	38 03	38 00	38 96	38 94	38 91	38 89	38 87	38 80	
31	38 02	38 97	38 93	38 90	38 86	38 83	38 81	38 79	38 77	38 70	
32	38 94	38 89	38 86	38 81	38 78	38 76	38 73	38 71	38 69	38 62	
33	38 87	38 82	38 78	38 74	38 71	38 68	38 66	38 63	38 61	38 54	
34	38 84	38 79	38 75	38 71	38 67	38 64	38 62	38 59	38 57	38 50	
35	38 85	38 80	38 75	38 72	38 68	38 65	38 62	38 60	38 58	38 51	
36	38 87	38 82	38 78	38 74	38 70	38 67	38 64	38 62	38 60	38 53	
37	38 97	38 91	38 87	38 83	38 79	38 76	38 73	38 71	38 69	38 62	
38	39 08	39 02	38 98	38 93	38 90	38 86	38 84	38 81	38 79	38 72	
39	39 25	39 19	39 14	39 10	39 06	39 03	39 00	38 97	38 96	38 89	
40	39 47	39 42	39 37	39 32	39 28	39 25	39 22	39 19	39 17	39 10	
41	39 76	39 70	39 65	39 60	39 56	39 52	39 49	39 46	39 44	39 37	
42	40 10	40 04	39 99	39 94	39 90	39 86	39 83	39 80	39 77	39 70	
43	40 51	40 44	40 39	40 34	40 29	40 25	40 22	40 19	40 17	40 10	
44	41 00	40 93	40 87	40 82	40 78	40 74	40 70	40 67	40 64	40 57	
45	41 55	41 47	41 41	41 36	41 31	41 27	41 23	41 20	41 17	41 10	
46	42 12	42 04	41 98	41 92	41 87	41 82	41 78	41 75	41 72	41 65	
47	42 74	42 66	42 59	42 53	42 48	42 43	42 39	42 35	42 32	42 25	
48	43 45	43 36	43 29	43 22	43 16	43 11	43 07	43 03	43 00	42 53	
49	44 25	44 16	44 08	44 01	43 95	43 89	43 84	43 80	43 77	43 70	
50	45 12	45 02	44 94	44 86	44 80	44 74	44 69	44 65	44 61	44 54	
51	46 09	45 98	45 90	45 82	45 74	45 68	45 63	45 58	45 54	45 47	
52	47 18	47 07	46 97	46 89	46 81	46 74	46 69	46 64	46 59	46 52	
53	48 35	48 23	48 13	48 03	47 95	47 88	47 82	47 77	47 72	47 65	
54	49 68	49 50	49 39	49 29	49 20	49 12	49 07	49 00	48 95	48 88	
55	51 08	50 90	50 77	50 66	50 57	50 48	50 41	50 35	50 29	50 22	
56	52 58	52 42	52 29	52 17	52 07	51 98	51 90	51 83	51 77	51 70	
57	54 26	54 09	53 95	53 82	53 70	53 60	53 52	53 44	53 38	53 31	
58	56 09	55 92	55 76	55 62	55 49	55 38	55 29	55 21	55 14	55 07	
59	58 11	57 91	57 74	57 59	57 45	57 33	57 23	57 14	57 06	56 99	
60	60 32	60 11	59 92	59 75	59 60	59 47	59 33	59 26	59 18	59 11	

Annual Premiums for each \$1,000 Insurance Ordinary Life Continuous Installment Policy (Participating).

Annual Premiums for each \$1,000 Insurance Ordinary Life Continuous Installment Policy (Participating).

Age of Insured.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.															
	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	
21	15 00	14 91	14 85	14 78	14 71	14 64	14 57	14 50	14 43	14 38	14 31	14 24	14 18	14 11	14 06	
22	15 36	15 28	15 21	15 15	15 06	14 99	14 92	14 85	14 78	14 72	14 65	14 58	14 52	14 45	14 39	
23	15 75	15 67	15 60	15 52	15 45	15 37	15 30	15 23	15 16	15 09	15 02	14 95	14 89	14 82	14 75	
24	16 15	16 07	16 00	15 92	15 84	15 77	15 69	15 62	15 55	15 47	15 40	15 33	15 27	15 20	15 14	
25	16 56	16 48	16 40	16 32	16 24	16 16	16 09	16 01	15 94	15 86	15 79	15 72	15 65	15 58	15 52	
26	16 99	16 92	16 84	16 75	16 67	16 59	16 51	16 44	16 36	16 29	16 21	16 14	16 07	15 59	15 52	
27	17 49	17 40	17 33	17 24	17 16	17 08	16 99	16 91	16 84	16 76	16 68	16 61	16 54	16 46	16 39	
28	17 98	17 89	17 80	17 72	17 64	17 55	17 47	17 39	17 31	17 22	17 15	17 07	17 00	16 52	16 45	
29	18 51	18 41	18 32	18 23	18 15	18 06	17 97	17 89	17 81	17 72	17 64	17 57	17 49	17 41	17 34	
30	19 05	18 95	18 86	18 76	18 67	18 59	18 50	18 41	18 32	18 24	18 15	18 07	17 99	17 91	17 83	
31	19 44	19 34	19 24	19 14	19 05	18 97	18 88	18 79	18 71	18 62	18 54	18 45	18 37	18 29	18 21	
32	20 26	20 16	20 05	19 95	19 85	19 75	19 65	19 56	19 46	19 38	19 29	19 21	19 12	19 04	18 96	
33	20 94	20 83	20 72	20 61	20 50	20 40	20 30	20 20	20 10	20 00	19 91	19 83	19 74	19 65	19 56	
34	21 62	21 50	21 39	21 27	21 16	21 05	20 95	20 84	20 74	20 64	20 55	20 45	20 36	20 28	20 20	
35	22 34	22 22	22 10	21 98	21 86	21 75	21 64	21 53	21 42	21 32	21 22	21 12	21 02	20 93	20 85	
36	23 16	23 03	22 90	22 77	22 65	22 53	22 41	22 30	22 19	22 08	21 97	21 87	21 77	21 68	21 60	
37	23 98	23 84	23 71	23 58	23 45	23 32	23 20	23 08	22 96	22 84	22 73	22 62	22 52	22 42	22 33	
38	24 85	24 70	24 56	24 42	24 29	24 15	24 02	23 89	23 77	23 65	23 53	23 42	23 31	23 21	23 12	
39	25 80	25 66	25 51	25 36	25 21	25 07	24 93	24 80	24 67	24 54	24 42	24 30	24 18	24 07	23 98	
40	26 82	26 68	26 51	26 35	26 20	26 05	25 90	25 76	25 62	25 48	25 35	25 23	25 11	25 00	24 91	
41	27 92	27 75	27 58	27 42	27 26	27 10	26 95	26 80	26 65	26 51	26 37	26 24	26 12	26 00	25 91	
42	29 07	28 88	28 71	28 54	28 37	28 21	28 04	27 88	27 73	27 57	27 43	27 28	27 15	27 01	26 92	
43	30 32	30 13	30 04	29 86	29 69	29 52	29 35	29 18	29 03	28 87	28 73	28 58	28 44	28 28	28 19	
44	31 64	31 44	31 24	31 04	30 88	30 70	30 53	30 35	30 18	29 99	29 85	29 69	29 54	29 38	29 29	
45	33 09	32 87	32 66	32 45	32 23	32 04	31 81	31 58	31 35	31 16	30 99	30 80	30 63	30 46	30 37	
46	34 59	34 36	34 13	33 91	33 68	33 45	33 21	32 97	32 73	32 52	32 32	32 11	31 91	31 71	31 61	
47	36 20	35 96	35 72	35 49	35 25	35 00	34 74	34 48	34 21	33 94	33 66	33 38	33 09	32 79	32 68	
48	37 96	37 71	37 45	37 19	36 92	36 64	36 36	36 07	35 78	35 48	35 17	34 86	34 54	34 21	34 08	
49	39 77	39 50	39 23	38 96	38 68	38 38	38 08	37 77	37 45	37 12	36 79	36 45	36 10	35 74	35 56	
50	41 79	41 51	41 24	40 96	40 67	40 37	40 06	39 74	39 41	39 07	38 73	38 38	38 01	37 63	37 44	
51	43 80	43 51	43 22	42 93	42 63	42 32	42 00	41 67	41 33	40 98	40 62	40 25	39 87	39 48	39 28	
52	46 09	45 79	45 48	45 17	44 85	44 52	44 19	43 84	43 48	43 11	42 73	42 34	41 94	41 53	41 32	
53	48 41	48 10	47 78	47 45	47 11	46 76	46 40	46 03	45 65	45 26	44 86	44 45	44 03	43 60	43 38	
54	50 94	50 62	50 29	49 95	49 60	49 24	48 87	48 48	48 08	47 67	47 25	46 82	46 38	45 93	45 65	
55	53 62	53 29	52 95	52 60	52 24	51 87	51 49	51 10	50 69	50 27	49 84	49 40	48 95	48 49	48 20	
56	56 47	56 13	55 78	55 42	55 05	54 67	54 28	53 88	53 46	53 03	52 59	52 14	51 68	51 21	50 91	
57	59 52	59 17	58 81	58 44	58 06	57 67	57 27	56 86	56 44	56 01	55 57	55 11	54 64	54 16	53 85	
58	62 82	62 46	62 09	61 71	61 32	60 92	60 51	60 09	59 66	59 22	58 78	58 33	57 86	57 38	57 06	
59	66 32	65 95	65 56	65 17	64 77	64 36	63 94	63 51	63 07	62 62	62 17	61 71	61 24	60 76	60 43	
60	70 05	69 67	69 28	68 88	68 47	68 05	67 62	67 18	66 73	66 28	65 82	65 35	64 87	64 38	64 04	
61	74 28	73 89	73 49	73 08	72 66	72 23	71 79	71 34	70 88	70 41	69 94	69 46	68 97	68 47	68 12	
62	78 79	78 39	77 98	77 56	77 13	76 69	76 24	75 77	75 29	74 80	74 31	73 81	73 30	72 78	72 40	
63	83 69	83 28	82 86	82 43	81 99	81 54	81 08	80 61	80 13	79 64	79 14	78 63	78 11	77 58	77 20	
64	88 79	88 37	87 94	87 50	87 05	86 59	86 12	85 64	85 15	84 65	84 14	83 62	83 09	82 55	82 15	
65	94 83	94 40	93 96	93 51	93 05	92 58	92 10	91 61	91 11	90 60	90 08	89 55	89 01	88 46	88 04	

Annual Premiums for Each \$1,000 Insurance Ordinary Life Continuous Installment Policy (Participating.)

Age of Insured.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.										
	55	56	57	58	59	60	61	62	63	64	65
21	\$13 32	\$13 30	\$13 28	\$13 26	\$13 24	\$13 22	\$13 21	\$13 20	\$13 19	\$13 18	\$13 18
22	13 65	13 63	13 61	13 59	13 57	13 55	13 54	13 53	13 52	13 51	13 51
23	14 01	13 99	13 97	13 95	13 93	13 91	13 90	13 89	13 88	13 87	13 87
24	14 38	14 36	14 34	14 32	14 30	14 28	14 27	14 26	14 25	14 24	14 24
25	14 76	14 73	14 71	14 69	14 67	14 65	14 64	14 63	14 62	14 61	14 61
26	15 16	15 14	15 11	15 09	15 07	15 05	15 04	15 03	15 02	15 01	15 01
27	15 51	15 59	15 56	15 54	15 52	15 51	15 49	15 48	15 47	15 46	15 46
28	16 05	16 03	16 00	15 98	15 96	15 95	15 93	15 92	15 91	15 90	15 90
29	16 53	16 50	16 48	16 45	16 43	16 42	16 40	16 39	16 38	16 37	16 37
30	17 01	16 98	16 96	16 93	16 91	16 89	16 88	16 87	16 86	16 85	16 85
31	17 53	17 50	17 48	17 45	17 43	17 42	17 40	17 39	17 38	17 37	17 37
32	18 09	18 06	18 03	18 01	17 99	17 97	17 95	17 94	17 93	17 92	17 92
33	18 48	18 45	18 42	18 40	18 38	18 36	18 34	18 33	18 32	18 31	18 31
34	19 27	19 24	19 21	19 19	19 17	19 15	19 13	19 12	19 11	19 10	19 10
35	19 49	19 46	19 43	19 41	19 39	19 37	19 36	19 34	19 33	19 32	19 32
36	20 00	20 07	20 04	20 01	20 09	20 08	20 06	20 05	20 04	20 03	20 03
37	21 30	21 27	21 24	21 21	21 19	21 18	21 16	21 14	21 13	21 12	21 12
38	22 04	22 00	21 97	21 95	21 92	21 91	21 89	21 87	21 86	21 85	21 85
39	22 55	22 52	22 48	22 46	22 44	22 42	22 40	22 39	22 37	22 36	22 36
40	23 71	23 67	23 64	23 61	23 59	23 57	23 55	23 53	23 52	23 51	23 51
41	24 03	24 00	24 06	24 03	24 01	24 00	24 08	24 06	24 04	24 03	24 03
42	25 59	25 55	25 52	25 49	25 46	25 45	25 43	25 41	25 39	25 38	25 38
43	26 63	26 59	26 55	26 52	26 50	26 48	26 46	26 44	26 42	26 41	26 41
44	27 71	27 67	27 63	27 60	27 57	27 55	27 53	27 51	27 49	27 48	27 48
45	28 90	28 86	28 82	28 78	28 76	28 74	28 71	28 69	28 67	28 66	28 66
46	30 12	30 08	30 04	30 00	29 97	29 95	29 93	29 90	29 88	29 87	29 87
47	31 43	31 38	31 34	31 30	31 27	31 24	31 22	31 20	31 18	31 17	31 17
48	32 55	32 49	32 45	32 41	32 38	32 35	32 32	32 30	32 28	32 27	32 27
49	34 00	34 04	34 19	34 15	34 12	34 08	34 06	34 03	34 01	34 00	34 00
50	35 06	35 00	35 05	35 01	35 07	35 03	35 00	35 07	35 03	35 04	35 04
51	37 51	37 44	37 49	37 45	37 50	37 46	37 43	37 49	37 45	37 46	37 46
52	39 27	39 20	39 14	39 09	39 04	38 99	38 96	38 93	38 91	38 89	38 89
53	41 15	41 07	41 00	40 94	40 89	40 84	40 81	40 77	40 75	40 74	40 74
54	43 14	43 05	42 97	42 91	42 85	42 80	42 77	42 73	42 71	42 69	42 69
55	45 24	45 14	45 06	44 99	44 93	44 88	44 84	44 80	44 77	44 75	44 75
56	47 46	47 35	47 26	47 19	47 12	47 07	47 02	46 98	46 95	46 92	46 92
57	49 32	49 21	49 11	49 03	48 95	48 90	48 84	48 80	48 77	48 74	48 74
58	52 39	52 27	52 16	52 07	51 99	51 93	51 87	51 82	51 79	51 75	51 75
59	55 10	54 97	54 85	54 75	54 66	54 59	54 53	54 47	54 44	54 40	54 40
60	57 98	57 83	57 70	57 58	57 50	57 42	57 35	57 29	57 25	57 21	57 21
61	61 29	61 13	60 99	60 87	60 77	60 69	60 60	60 54	60 49	60 45	60 45
62	64 51	64 34	64 18	64 05	63 93	63 84	63 75	63 68	63 63	63 58	63 58
63	68 59	68 41	68 24	68 09	67 96	67 85	67 76	67 68	67 62	67 57	67 57
64	73 61	72 41	72 22	72 05	71 91	71 79	71 69	71 60	71 54	71 48	71 48
65	76 94	76 70	76 50	76 33	76 16	76 03	75 91	75 82	75 75	75 68	75 68

Annual Premiums for each \$1,000 Insurance 20-Premiums Life Continuous Installment Policy (Participating).

Age of Insured	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.															
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	
21	22	61	22	80	22	38	22	27	22	16	22	04	21	94	21	88
22	23	05	23	94	23	81	23	70	23	59	23	46	23	36	23	24
23	23	04	23	93	23	80	23	69	23	58	23	45	23	35	23	23
24	24	03	23	92	23	79	23	68	23	57	23	44	23	34	23	22
25	24	04	24	93	24	80	24	69	24	58	24	45	24	35	24	23
26	25	04	24	93	24	80	24	69	24	58	24	45	24	35	24	23
27	25	05	25	94	25	81	25	70	25	59	25	46	25	36	25	24
28	26	05	25	94	25	81	25	70	25	59	25	46	25	36	25	24
29	26	06	26	95	26	82	26	71	26	60	26	47	26	37	26	25
30	27	06	26	95	26	82	26	71	26	60	26	47	26	37	26	25
31	27	07	27	96	27	83	27	72	27	61	27	48	27	38	27	26
32	28	07	27	96	27	83	27	72	27	61	27	48	27	38	27	26
33	28	08	28	97	28	84	28	73	28	62	28	49	28	39	28	27
34	29	08	28	97	28	84	28	73	28	62	28	49	28	39	28	27
35	29	09	29	98	29	85	29	74	29	63	29	50	29	40	29	28
36	30	09	29	98	29	85	29	74	29	63	29	50	29	40	29	28
37	30	10	30	99	30	86	30	75	30	64	30	51	30	41	30	29
38	31	10	30	99	30	86	30	75	30	64	30	51	30	41	30	29
39	31	11	31	00	31	87	31	76	31	65	31	52	31	42	31	30
40	32	11	31	00	31	87	31	76	31	65	31	52	31	42	31	30
41	32	12	32	01	32	88	32	77	32	66	32	53	32	43	32	31
42	33	12	32	01	32	88	32	77	32	66	32	53	32	43	32	31
43	33	13	33	02	33	89	33	78	33	67	33	54	33	44	33	32
44	34	13	33	02	33	89	33	78	33	67	33	54	33	44	33	32
45	34	14	34	03	34	90	34	79	34	68	34	55	34	45	34	33
46	35	14	34	03	34	90	34	79	34	68	34	55	34	45	34	33
47	35	15	35	04	35	91	35	80	35	69	35	56	35	46	35	34
48	36	15	35	04	35	91	35	80	35	69	35	56	35	46	35	34
49	36	16	36	05	36	92	36	81	36	70	36	57	36	47	36	35
50	37	16	36	05	36	92	36	81	36	70	36	57	36	47	36	35
51	37	17	37	06	37	93	37	82	37	71	37	58	37	48	37	36
52	38	17	37	06	37	93	37	82	37	71	37	58	37	48	37	36
53	38	18	38	07	38	94	38	83	38	72	38	59	38	49	38	37
54	39	18	38	07	38	94	38	83	38	72	38	59	38	49	38	37
55	39	19	39	08	39	95	39	84	39	73	39	60	39	50	39	38
56	40	19	39	08	39	95	39	84	39	73	39	60	39	50	39	38
57	40	20	40	09	40	96	40	85	40	74	40	61	40	51	40	39
58	41	20	40	09	40	96	40	85	40	74	40	61	40	51	40	39
59	41	21	41	10	41	97	41	86	41	75	41	62	41	52	41	40
60	42	21	41	10	41	97	41	86	41	75	41	62	41	52	41	40
61	42	22	42	11	42	98	42	87	42	76	42	63	42	53	42	41
62	43	22	42	11	42	98	42	87	42	76	42	63	42	53	42	41
63	43	23	43	12	43	99	43	88	43	77	43	64	43	54	43	42
64	44	23	43	12	43	99	43	88	43	77	43	64	43	54	43	42
65	44	24	44	13	44	00	44	89	44	78	44	65	44	55	44	43
66	45	24	44	13	44	00	44	89	44	78	44	65	44	55	44	43
67	45	25	45	14	45	01	45	90	45	79	45	66	45	56	45	44
68	46	25	45	14	45	01	45	90	45	79	45	66	45	56	45	44
69	46	26	46	15	46	02	46	91	46	80	46	67	46	57	46	45
70	47	26	46	15	46	02	46	91	46	80	46	67	46	57	46	45
71	47	27	47	16	47	03	47	92	47	81	47	68	47	58	47	46
72	48	27	47	16	47	03	47	92	47	81	47	68	47	58	47	46
73	48	28	48	17	48	04	48	93	48	82	48	69	48	59	48	47
74	49	28	48	17	48	04	48	93	48	82	48	69	48	59	48	47
75	49	29	49	18	49	05	49	94	49	83	49	70	49	60	49	48
76	50	29	49	18	49	05	49	94	49	83	49	70	49	60	49	48
77	50	30	50	19	50	06	50	95	50	84	50	71	50	61	50	49
78	51	30	50	19	50	06	50	95	50	84	50	71	50	61	50	49
79	51	31	51	20	51	07	51	96	51	85	51	72	51	62	51	50
80	52	31	51	20	51	07	51	96	51	85	51	72	51	62	51	50
81	52	32	52	21	52	08	52	97	52	86	52	73	52	63	52	51
82	53	32	52	21	52	08	52	97	52	86	52	73	52	63	52	51
83	53	33	53	22	53	09	53	98	53	87	53	74	53	64	53	52
84	54	33	53	22	53	09	53	98	53	87	53	74	53	64	53	52
85	54	34	54	23	54	10	54	99	54	88	54	75	54	65	54	53
86	55	34	54	23	54	10	54	99	54	88	54	75	54	65	54	53
87	55	35	55	24	55	11	55	00	55	89	55	76	55	66	55	54
88	56	35	55	24	55	11	55	00	55	89	55	76	55	66	55	54
89	56	36	56	25	56	12	56	01	56	90	56	77	56	67	56	55
90	57	36	56	25	56	12	56	01	56	90	56	77	56	67	56	55
91	57	37	57	26	57	13	57	02	57	91	57	78	57	68	57	56
92	58	37	57	26	57	13	57	02	57	91	57	78	57	68	57	56
93	58	38	58	27	58	14	58	03	58	92	58	79	58	69	58	57
94	59	38	58	27	58	14	58	03	58	92	58	79	58	69	58	57
95	59	39	59	28	59	15	59	04	59	93	59	80	59	70	59	58
96	60	39	59	28	59	15	59	04	59	93	59	80	59	70	59	58
97	60	40	60	29	60	16	60	05	60	94	60	81	60	71	60	59
98	61	40	60	29	60	16	60	05	60	94	60	81	60	71	60	59
99	61	41	61	30	61	17	61	06	61	95	61	82	61	72	61	60
100	62	41	61	30	61	17	61	06	61	95	61	82	61	72	61	60

**Annual Premiums for each \$1,000 Insurance 20-Premiums Life
Continuous Installment Policy (Participating).**

Age of Insured.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.															
	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	
21	20	89	20	88	20	78	20	68	20	58	20	47	20	37	20	27
22	21	89	21	88	21	18	21	68	20	98	20	87	20	76	20	66
23	21	80	21	69	21	59	21	49	21	39	21	28	21	17	21	06
24	22	24	22	13	22	02	21	92	21	82	21	71	21	60	21	48
25	22	09	22	58	22	47	22	37	22	26	22	15	22	04	21	93
26	22	16	22	04	22	93	22	83	22	72	22	60	22	49	22	37
27	22	06	22	53	22	41	22	31	22	20	22	08	22	97	22	84
28	24	17	24	04	24	92	24	82	24	70	24	58	24	46	24	34
29	24	70	24	57	24	44	24	34	24	23	24	11	24	00	24	88
30	25	27	25	13	25	00	24	89	24	78	24	65	24	53	24	41
31	25	06	25	71	25	58	25	46	25	35	25	23	25	11	25	00
32	25	49	25	83	25	18	25	05	25	92	25	79	25	66	25	53
33	27	15	26	00	26	82	26	69	26	55	26	42	26	29	26	15
34	27	54	27	65	27	40	27	25	27	09	27	93	27	77	27	61
35	29	55	29	30	29	19	29	04	29	73	29	57	29	40	29	23
36	29	30	29	10	29	98	29	77	29	62	29	45	29	28	29	11
37	30	10	29	00	29	72	29	55	29	41	29	24	29	07	29	90
38	30	03	30	71	30	54	30	36	30	19	30	02	30	84	30	67
39	31	52	31	59	31	42	31	23	31	04	31	93	31	75	31	56
40	32	76	32	52	32	34	32	14	32	00	32	78	32	58	32	38
41	32	78	32	50	32	31	32	10	32	96	32	76	32	55	32	34
42	34	85	34	59	34	38	34	17	34	01	34	79	34	57	34	35
43	35	99	35	72	35	51	35	28	35	11	35	87	35	64	35	41
44	37	21	36	99	36	71	36	47	36	29	36	04	36	78	36	51
45	38	50	38	21	37	98	37	73	37	54	37	28	37	01	37	74
46	39	59	39	27	38	33	39	07	38	87	38	60	38	32	38	04
47	41	33	41	01	40	75	40	48	40	27	39	98	39	70	39	41
48	42	87	42	53	42	25	41	96	41	74	41	48	41	19	40	81
49	44	52	44	16	43	85	43	55	43	32	42	99	42	70	42	41
50	46	26	45	88	45	56	45	23	44	90	44	64	44	34	43	03
51	48	11	47	70	47	36	47	01	46	76	46	49	46	20	45	83
52	50	08	49	65	49	20	48	92	48	65	48	26	47	94	47	62
53	52	18	51	73	51	35	50	96	50	66	50	25	49	92	49	60
54	54	41	53	94	53	54	53	13	52	80	52	37	52	02	51	65
55	56	28	55	20	55	67	55	44	55	01	54	60	54	28	53	16
56	58	30	56	20	56	36	57	81	57	52	57	04	56	65	56	33
57	62	01	61	60	61	04	60	57	60	15	60	64	60	29	59	74
58	64	00	64	38	63	90	63	41	62	97	62	48	61	99	61	20
59	67	99	67	46	66	95	66	45	65	99	65	42	64	95	64	35
60	71	34	70	70	70	27	69	74	69	26	68	66	68	16	67	38

Annual Premiums for Each \$1,000 Insurance 20-Premiums Life Continuous Installment Policy (Participating).

Age of Insured.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.															
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	
19	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	
20	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	
21	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
22	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
23	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	
24	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	
25	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	
26	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	
27	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	
28	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	
29	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	
30	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	
31	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	
32	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	
33	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	
34	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	
35	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	
36	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	
37	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	
38	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	
39	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	
40	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	
41	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	
42	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	
43	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	
44	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	
45	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	
46	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	
47	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	
48	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	
49	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	
50	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	
51	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	
52	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	
53	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	
54	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	
55	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	
56	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	
57	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	
58	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	
59	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	
60	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	

Annual Premiums for Each \$1,000 Insurance 20-Premiums Life Continuous Installment Policy (Participating).

Age of Insured	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY										
	55	56	57	58	59	60	61	62	63	64	65
21	\$18 70	\$18 67	\$18 64	\$18 62	\$18 60	\$18 58	\$18 57	\$18 56	\$18 55	\$18 54	\$18 53
22	19 07	19 04	19 01	18 99	18 97	18 95	18 94	18 93	18 92	18 91	18 90
23	19 45	19 42	19 39	19 37	19 35	19 33	19 32	19 31	19 30	19 29	19 28
24	19 86	19 82	19 79	19 77	19 75	19 73	19 72	19 71	19 70	19 69	19 68
25	20 26	20 23	20 20	20 18	20 16	20 14	20 12	20 12	20 11	20 10	20 09
26	20 68	20 65	20 62	20 60	20 58	20 56	20 55	20 54	20 53	20 52	20 51
27	21 12	21 09	21 06	21 04	21 02	21 00	20 99	20 98	20 97	20 96	20 95
28	21 58	21 55	21 52	21 50	21 48	21 46	21 45	21 44	21 43	21 42	21 41
29	22 05	22 02	21 99	21 97	21 95	21 93	21 92	21 91	21 90	21 89	21 88
30	22 56	22 53	22 50	22 48	22 46	22 44	22 43	22 41	22 40	22 39	22 38
31	23 07	23 04	23 01	22 99	22 97	22 95	22 94	22 92	22 91	22 90	22 89
32	23 51	23 48	23 45	23 43	23 41	23 39	23 38	23 36	23 35	23 34	23 33
33	24 17	24 14	24 11	24 09	24 07	24 05	24 04	24 02	24 01	24 00	23 99
34	24 75	24 72	24 69	24 67	24 65	24 63	24 62	24 60	24 59	24 58	24 57
35	25 35	25 32	25 29	25 27	25 25	25 23	25 22	25 20	25 19	25 18	25 17
36	25 99	25 96	25 92	25 90	25 88	25 86	25 85	25 83	25 82	25 81	25 80
37	26 67	26 62	26 59	26 57	26 55	26 53	26 52	26 50	26 49	26 48	26 47
38	27 37	27 32	27 28	27 26	27 24	27 22	27 21	27 19	27 18	27 17	27 16
39	28 12	28 07	28 02	28 00	27 98	27 96	27 95	27 93	27 92	27 91	27 90
40	28 90	28 85	28 80	28 78	28 76	28 74	28 73	28 70	28 69	28 68	28 67
41	29 74	29 69	29 64	29 61	29 59	29 57	29 56	29 53	29 52	29 51	29 50
42	30 61	30 56	30 51	30 48	30 45	30 43	30 42	30 39	30 38	30 37	30 36
43	31 53	31 48	31 43	31 40	31 38	31 36	31 35	31 30	31 29	31 28	31 27
44	32 51	32 46	32 41	32 38	32 34	32 31	32 30	32 27	32 26	32 25	32 24
45	33 54	33 49	33 44	33 41	33 37	33 33	33 32	33 29	33 28	33 27	33 26
46	34 53	34 48	34 43	34 40	34 36	34 32	34 30	34 27	34 26	34 25	34 24
47	35 78	35 72	35 67	35 64	35 60	35 56	35 55	35 50	35 49	35 48	35 47
48	36 98	36 92	36 86	36 83	36 79	36 75	36 72	36 68	36 67	36 66	36 65
49	38 20	38 10	38 13	38 10	38 06	38 02	37 99	37 94	37 93	37 92	37 91
50	39 60	39 54	39 47	39 43	39 39	39 35	39 32	39 27	39 26	39 25	39 24
51	41 01	40 95	40 88	40 84	40 79	40 75	40 72	40 67	40 66	40 65	40 64
52	42 52	42 45	42 38	42 34	42 28	42 24	42 21	42 16	42 14	42 13	42 12
53	44 12	44 04	43 97	43 93	43 87	43 82	43 79	43 74	43 72	43 71	43 70
54	45 81	45 73	45 65	45 61	45 55	45 50	45 46	45 41	45 39	45 38	45 37
55	47 61	47 52	47 43	47 39	47 33	47 28	47 24	47 18	47 16	47 15	47 14
56	49 53	49 42	49 33	49 28	49 22	49 17	49 13	49 06	49 04	49 03	49 02
57	51 60	51 47	51 37	51 31	51 25	51 20	51 16	51 09	51 06	51 05	51 04
58	53 81	53 68	53 54	53 48	53 41	53 35	53 32	53 25	53 22	53 21	53 20
59	56 17	56 00	55 86	55 79	55 71	55 63	55 62	55 55	55 52	55 51	55 50
60	58 72	58 53	58 37	58 28	58 20	58 14	58 10	58 03	58 00	57 96	57 90

The Fidelity Mutual Life Insurance Company.

LIFE ANNUITY RATES—MALES.

January 1st, 1900.

Age Last Birthday.	Price of \$100. Annuity.			Annuity purchased by \$1,000.			Age Last Birthday.
	\$100 Annually.	\$50 Semi-Annually.	\$25 Quarterly.	Annual Paym't.	Semi-Annual Paym't.	Quar'tly Paym't.	
20	\$2,002.70	\$2,007.00	\$2,110.70	\$48.32	\$23.85	\$11.85	20
21	2,058.20	2,055.60	2,099.30	48.59	23.98	11.91	21
22	2,046.80	2,073.80	2,087.60	48.87	24.11	11.98	22
23	2,032.80	2,059.90	2,073.60	49.20	24.28	12.06	23
24	2,017.90	2,045.50	2,059.30	49.56	24.45	12.14	24
25	2,001.60	2,029.20	2,043.80	49.96	24.64	12.24	25
26	1,983.10	2,010.70	2,024.50	50.43	24.87	12.35	26
27	1,961.80	1,991.90	2,005.70	50.91	25.10	12.47	27
28	1,943.60	1,971.20	1,985.00	51.45	25.37	12.60	28
29	1,922.70	1,950.20	1,964.00	52.01	25.64	12.73	29
30	1,899.60	1,927.30	1,941.10	52.64	25.95	12.88	30
31	1,878.40	1,905.90	1,919.60	53.24	26.24	13.02	31
32	1,856.80	1,884.30	1,898.00	53.86	26.54	13.17	32
33	1,835.10	1,862.50	1,876.20	54.49	26.85	13.33	33
34	1,814.60	1,842.10	1,855.80	55.11	27.06	13.47	34
35	1,793.90	1,821.30	1,835.80	55.74	27.40	13.62	35
36	1,772.90	1,800.30	1,814.80	56.41	27.78	13.78	36
37	1,750.00	1,777.40	1,791.10	57.14	28.13	13.96	37
38	1,728.30	1,755.70	1,769.40	57.86	28.48	14.13	38
39	1,706.40	1,733.70	1,747.50	58.60	28.84	14.31	39
40	1,682.50	1,709.80	1,723.50	59.44	29.25	14.51	40
41	1,658.30	1,685.60	1,699.30	60.30	29.67	14.71	41
42	1,633.70	1,661.00	1,674.70	61.21	30.10	14.93	42
43	1,607.40	1,634.60	1,648.30	62.21	30.59	15.17	43
44	1,580.60	1,607.80	1,621.40	63.27	31.10	15.42	44
45	1,552.10	1,579.30	1,592.80	64.43	31.66	15.70	45
46	1,523.10	1,550.30	1,563.90	65.65	32.25	15.99	46
47	1,494.00	1,521.00	1,534.50	66.94	32.88	16.29	47
48	1,462.80	1,489.70	1,503.20	68.36	33.57	16.66	48
49	1,432.60	1,456.00	1,472.80	69.81	34.34	16.98	49

NOTE.—For ages above 80 the rates will be the same as at 80. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

The Penn Mutual Life Insurance Company

LIFE ANNUITY RATES - MALES

January 1st, 1900

Age Last Birthday	Price of \$100 Annuity			Annuity purchased by \$1,000			Age Last Birthday
	\$100 Annually	\$50 Semi-Annually	\$25 Quarterly	Annual Paym't	Semi-Annual Paym't	Quarterly Paym't	
50	\$1,406.70	\$1,427.40	\$1,440.80	\$72.89	\$35.03	\$17.35	50
51	1,349.80	1,365.90	1,409.30	73.08	35.82	17.74	51
52	1,336.20	1,352.70	1,376.00	74.84	36.69	18.17	52
53	1,303.70	1,330.80	1,343.50	76.70	37.57	18.61	53
54	1,270.60	1,297.00	1,310.20	78.70	38.55	19.08	54
55	1,236.90	1,253.20	1,278.30	80.85	39.58	19.59	55
56	1,203.50	1,229.80	1,243.90	83.09	40.66	20.12	56
57	1,168.10	1,194.30	1,207.40	85.61	41.87	20.71	57
58	1,133.00	1,159.20	1,172.30	88.25	43.14	21.33	58
59	1,097.90	1,124.00	1,137.10	91.09	44.49	21.99	59
60	1,062.60	1,088.70	1,101.70	94.11	45.93	22.69	60
61	1,027.10	1,053.20	1,066.20	97.36	47.48	23.45	61
62	992.50	1,018.50	1,031.50	100.76	49.10	24.24	62
63	956.90	982.90	995.80	104.50	50.87	25.11	63
64	920.70	946.50	959.50	108.61	52.83	26.06	64
65	886.40	912.10	925.00	112.82	54.82	27.03	65
66	853.80	879.50	892.40	117.18	56.85	28.02	66
67	822.70	848.40	861.30	121.56	58.94	29.03	67
68	794.30	820.10	833.00	125.90	60.97	30.01	68
69	766.20	792.20	805.10	130.31	63.12	31.05	69
70	739.90	766.00	779.00	135.16	65.28	32.09	70
71	714.30	740.60	753.80	140.00	67.51	33.17	71
72	691.10	717.70	731.10	144.70	69.67	34.20	72
73	668.00	694.90	708.30	149.71	71.95	35.30	73
74	646.20	673.40	687.10	154.75	74.25	36.39	74
75	625.90	653.50	667.30	159.78	76.51	37.47	75
76	605.40	633.40	647.30	165.19	78.95	38.62	76
77	586.50	614.90	629.10	170.50	81.31	39.74	77
78	567.80	596.70	611.10	176.10	83.80	40.91	78
79	550.00	579.30	594.00	181.81	86.31	42.09	79
80	535.10	565.10	580.10	186.88	88.48	43.10	80

NOTE.—For ages above 80 the rates will be the same as at 80. A pro rata allowance will be made for each year or part of a year elapsed since last birthday.

The Penn Mutual Life Insurance Company

LIFE ANNUITY RATES - FEMALES

January 1st, 1900.

Age Last Birthday.	Price of \$100 Annuity.			Annuity purchased by \$1,000.			Age Last Birthday.
	\$100 Annually.	\$50 Semi-Annually.	\$25 Quarterly.	Annual Paym't.	Semi-Annual Paym't.	Quar'tly Paym't.	
20	\$2,183.80	\$2,210.50	\$2,223.00	\$48.78	\$22.62	\$11.24	20
21	2,169.10	2,195.90	2,208.20	48.10	22.77	11.32	21
22	2,154.10	2,180.90	2,194.20	48.43	22.93	11.40	22
23	2,138.90	2,165.70	2,179.20	48.75	23.09	11.47	23
24	2,123.80	2,150.40	2,168.40	47.10	23.20	11.56	24
25	2,107.40	2,134.10	2,147.50	47.40	23.43	11.64	25
26	2,091.00	2,117.70	2,131.10	47.82	23.61	11.73	26
27	2,074.40	2,101.20	2,114.50	48.21	23.80	11.82	27
28	2,056.40	2,083.20	2,096.50	48.63	24.00	11.93	28
29	2,038.00	2,064.80	2,078.10	49.07	24.22	12.03	29
30	2,020.20	2,046.90	2,060.30	49.50	24.43	12.14	30
31	2,001.90	2,028.60	2,042.00	49.95	24.65	12.24	31
32	1,983.20	2,009.90	2,023.30	50.42	24.88	12.36	32
33	1,964.10	1,990.80	2,004.20	50.91	25.12	12.48	33
34	1,944.50	1,971.20	1,984.60	51.40	25.37	12.60	34
35	1,924.30	1,951.00	1,964.40	51.97	25.63	12.73	35
36	1,903.70	1,930.40	1,943.80	52.53	25.90	12.86	36
37	1,881.40	1,909.10	1,922.50	53.15	26.19	13.01	37
38	1,860.60	1,887.30	1,900.70	53.75	26.50	13.15	38
39	1,837.10	1,864.90	1,878.20	54.43	26.81	13.31	39
40	1,815.20	1,841.90	1,855.20	55.09	27.15	13.48	40
41	1,791.40	1,818.20	1,831.50	55.82	27.50	13.65	41
42	1,767.00	1,793.70	1,807.00	56.59	27.88	13.84	42
43	1,742.00	1,768.70	1,782.10	57.41	28.27	14.03	43
44	1,715.30	1,742.00	1,755.40	58.30	28.70	14.24	44
45	1,687.10	1,714.40	1,727.80	59.25	29.18	14.47	45
46	1,659.80	1,686.00	1,699.30	60.27	29.68	14.71	46
47	1,630.00	1,656.70	1,670.00	61.35	30.18	14.97	47
48	1,599.90	1,626.50	1,639.90	62.50	30.74	15.25	48
49	1,569.00	1,595.70	1,609.00	63.73	31.38	15.54	49
50	1,537.10	1,564.30	1,577.10	65.05	32.10	15.85	50

Note.—For ages above 80, the rates will be the same as at 80. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

The Penn Mutual Life Insurance Company.

LIFE ANNUITY RATES—FEMALES.

January 1st, 1900.

Age Last Birthday.	Price of \$100 Annuity.			Annuity purchased by \$1,000.			Age Last Birthday.
	\$100 Annually	\$50 Semi-Annually	\$25 Quarterly	Annual Paym't.	Semi-Annual Paym't.	Quarterly Paym't.	
50	\$1,537.20	\$1,563.80	\$1,577.10	\$65.05	\$31.97	\$15.83	50
51	1,504.70	1,531.30	1,544.60	66.46	32.65	16.19	51
52	1,471.40	1,497.90	1,511.20	67.96	33.39	16.54	52
53	1,437.40	1,463.90	1,477.20	69.57	34.16	16.93	53
54	1,402.80	1,429.30	1,442.50	71.29	34.98	17.33	54
55	1,367.60	1,394.00	1,407.20	73.12	35.87	17.77	55
56	1,331.90	1,358.00	1,371.20	75.09	36.82	18.23	56
57	1,295.70	1,322.10	1,335.20	77.18	37.82	18.73	57
58	1,259.10	1,285.70	1,298.60	79.42	38.89	19.25	58
59	1,222.20	1,248.50	1,261.60	81.82	40.05	19.82	59
60	1,185.10	1,211.40	1,224.50	84.38	41.27	20.42	60
61	1,147.90	1,174.10	1,187.20	87.12	42.59	21.06	61
62	1,110.70	1,136.90	1,150.00	90.03	43.98	21.74	62
63	1,072.90	1,099.00	1,112.10	93.21	45.50	22.48	63
64	1,034.30	1,060.40	1,073.40	96.67	47.15	23.29	64
65	997.60	1,023.70	1,036.70	100.24	48.85	24.12	65
66	960.50	986.70	999.80	104.11	50.68	25.01	66
67	925.00	951.20	964.40	108.11	52.67	25.92	67
68	890.40	916.70	929.90	112.31	54.85	26.89	68
69	857.00	883.40	896.70	116.68	56.60	27.88	69
70	825.00	851.60	864.90	121.21	58.72	28.91	70
71	793.80	820.60	833.90	125.97	60.93	29.98	71
72	764.30	791.20	804.60	130.84	63.20	31.07	72
73	736.60	763.60	777.20	135.76	65.48	32.17	73
74	709.80	737.20	750.80	140.88	67.83	33.30	74
75	685.50	713.20	727.00	145.88	70.11	34.49	75
76	663.10	691.10	705.10	150.81	72.35	35.46	76
77	641.00	669.50	683.70	156.01	74.69	36.57	77
78	621.10	650.10	664.60	161.00	76.91	37.62	78
79	601.90	631.40	646.20	166.14	79.19	38.69	79
80	584.00	614.20	629.30	171.23	81.41	39.73	80

NOTE.—For ages above 80 the rates will be the same as at 80. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

Largest Amount of Insurance it will write on a Single Life, \$30,000.

Largest Amount of Insurance it will write on a Single Life. \$50,000. Premiums for each \$1,000 Insurance (Nonparticipating)

[illegible]

PREMIUMS FOR EACH \$1,000 INSURANCE (PARTICIPATING).

LIFE ENDOWMENT ANNUITY POLICY.												20-Year Life Endowment Annuity.	
Age at Issue.	AT AGE 50.			AT AGE 60.			AT AGE 70.					Annual Premiums.	10 Annual Premiums.
	Annual Premiums.	10 Annual Premiums.	20 Annual Premiums.	Annual Premiums.	10 Annual Premiums.	20 Annual Premiums.	Annual Premiums.	10 Annual Premiums.	20 Annual Premiums.	Annual Premiums.	10 Annual Premiums.		
20	340 55	338 71	350 88	328 86	326 41	340 60	322 64	354 63	333 61	335 98	3108 68		
21	42 81	38 85	52 19	28 81	27 89	41 53	23 24	55 65	34 25	35 76	108 69		
22	44 21	38 08	53 56	30 32	28 43	42 47	23 68	56 72	34 92	35 84	108 75		
23	46 26	39 39	54 98	31 89	29 02	43 46	24 54	57 82	35 62	35 93	108 84		
24	48 48	42 78	56 46	33 03	29 67	44 49	25 24	58 96	36 84	36 08	108 87		
25	50 88	45 27	57 99	34 25	29 38	45 56	25 97	60 15	37 09	36 12	108 93		
26	53 50	47 83	59 44	35 54	29 16	46 68	26 75	61 36	37 87	36 23	109 00		
27	56 85	50 55	60 95	36 92	28 00	47 83	27 57	62 64	38 68	36 34	109 06		
28	59 48	53 34	62 51	38 39	26 92	49 04	28 44	63 96	39 53	36 45	109 12		
29	62 91	56 24	64 11	39 97	25 94	50 30	29 36	65 33	40 41	36 58	109 20		
30	66 70	59 26	65 76	41 66	25 98	51 61	30 33	66 75	41 32	36 70	109 28		
31	70 90	62 40	67 46	43 48	25 18	52 97	31 36	68 22	42 28	36 84	109 38		
32	75 68	65 68	69 21	45 44	24 36	54 40	32 45	69 75	43 27	36 98	109 39		
33	80 82	69 08	71 01	47 55	23 68	55 89	33 61	71 34	44 31	37 13	109 45		
34	86 78	72 92	72 92	50 89	23 10	57 45	34 84	72 99	45 39	37 29	109 51		
35	93 44	77 31	74 74	53 39	22 61	59 08	36 16	74 70	46 53	37 46	109 57		
36	101 11	82 11	76 48	54 99	22 23	60 88	37 56	76 48	47 72	37 65	109 68		
37	109 99	87 11	78 21	57 93	21 96	62 81	39 05	78 33	48 96	37 85	109 69		
38	120 85	92 11	80 01	61 14	21 80	64 88	40 65	80 25	50 27	38 08	109 74		
39	132 60	97 11	82 01	64 67	21 74	67 01	42 36	82 25	51 64	38 30	109 80		
40	147 81	102 11	84 01	68 56	21 86	69 21	44 20	84 32	53 08	38 56	109 86		
41	164 81	107 11	86 01	72 86	21 09	71 46	46 17	86 51	54 61	38 84	109 92		
42	183 81	112 11	88 01	77 65	20 47	73 86	48 20	88 78	56 22	39 15	109 99		
43	205 81	117 11	90 01	83 02	20 02	76 41	50 39	91 15	57 92	39 50	110 07		
44	231 81	122 11	92 01	89 06	19 74	79 11	52 67	93 63	59 73	39 88	110 17		
45	261 81	127 11	94 01	96 91	19 64	81 96	55 78	96 23	61 64	40 31	110 28		
46	296 81	132 11	96 01	103 74	19 64	84 96	59 08	98 96	63 64	40 79	110 42		
47	337 81	137 11	98 01	112 78	19 64	88 11	61 24	101 82	65 64	41 39	110 59		
48	385 81	142 11	100 01	123 31	19 64	91 46	65 24	104 83	67 64	41 92	110 80		
49	441 81	147 11	102 01	135 75	19 64	94 96	69 16	108 01	69 64	42 50	111 05		
50	507 81	152 11	104 01	150 65	19 64	98 61	73 35	111 35	71 64	43 15	111 35		
51	585 81	157 11	106 01	166 65	19 64	102 41	77 68	114 88	73 64	43 84	111 68		
52	677 81	162 11	108 01	184 65	19 64	106 36	82 24	118 59	75 64	44 58	112 05		
53	785 81	167 11	110 01	205 65	19 64	110 46	86 96	122 58	77 64	45 39	112 46		
54	911 81	172 11	112 01	230 65	19 64	114 81	91 96	126 79	79 64	46 25	112 91		
55	1057 81	177 11	114 01	260 65	19 64	119 41	97 24	131 27	81 64	47 16	113 41		
56	1227 81	182 11	116 01	296 65	19 64	124 26	102 84	135 96	83 64	48 11	113 96		
57	1435 81	187 11	118 01	340 65	19 64	129 36	108 64	140 88	85 64	49 11	114 56		
58	1687 81	192 11	120 01	394 65	19 64	134 81	114 64	146 01	87 64	50 16	115 21		
59	1997 81	197 11	122 01	460 65	19 64	140 61	120 84	151 36	89 64	51 26	115 91		
60	2381 81	202 11	124 01	540 65	19 64	146 86	127 44	156 96	91 64	52 41	116 66		

INSTALMENT POLICY (PARTICIPATING).

ANNUAL PREMIUMS PER \$1,000 OF INSURANCE.

Payable in 10 Yearly Instalments of \$100 each; One at Death, or Maturity, and the remainder annually thereafter.

Age at Issue.	Life (Endowment at 85).				ENDOWMENTS IN						10-Premiums 20-Year Endt.	5-10	10-20	15-20
	Continuous Annual Premiums.	10-Premiums.	15-Premiums.	20-Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.				
20	16 50	40 27	29 98	24 94	88 15	57 13	41 24	33 07	27 47	23 58	88 88	10 03	10 10	10 10
21	16 86	40 87	30 44	25 33	88 23	57 21	42 06	33 16	27 57	23 68	88 88	10 12	10 10	10 10
22	17 24	41 51	30 92	25 73	88 32	57 29	42 13	33 25	28 07	23 78	88 88	10 21	10 10	10 10
23	17 62	42 15	31 41	26 16	88 40	57 37	42 20	33 34	28 17	23 88	88 88	10 30	10 10	10 10
24	18 04	42 82	31 92	26 59	88 49	57 45	42 28	33 43	28 27	23 98	88 88	10 39	10 10	10 10
25	18 47	43 50	32 45	27 08	88 60	57 53	42 35	33 52	28 37	24 08	88 88	10 48	10 10	10 10
26	18 93	44 28	33 06	27 51	88 70	57 61	42 42	34 01	28 47	24 18	88 88	10 57	10 10	10 10
27	19 40	44 88	33 56	27 99	88 81	57 69	42 50	34 10	28 57	24 28	88 88	11 06	10 10	10 10
28	19 89	45 74	34 18	28 49	88 93	57 77	42 58	34 19	29 07	24 38	88 88	11 15	10 10	10 10
29	20 42	46 58	34 77	29 02	89 05	57 85	42 66	34 28	29 17	24 48	88 88	11 24	10 10	10 10
30	20 96	47 38	35 40	29 56	89 19	57 93	42 74	34 37	29 27	24 58	88 88	11 33	10 10	10 10
31	21 55	48 21	36 05	30 14	89 34	57 99	42 82	34 46	29 37	25 08	88 88	11 42	10 10	10 10
32	23 16	49 09	36 73	30 72	89 49	58 05	42 90	34 55	29 47	25 18	88 88	11 51	10 10	10 10
33	23 80	50 07	37 44	31 34	89 64	58 11	42 98	34 64	29 57	25 28	88 88	12 00	10 10	10 10
34	24 48	50 94	38 18	31 98	89 82	58 18	43 07	34 73	30 07	25 38	88 88	12 09	10 10	10 10
35	24 90	51 88	38 94	32 65	90 01	58 25	43 15	34 82	30 17	25 48	88 88	12 18	10 10	10 10
36	24 95	52 94	39 73	33 35	90 21	58 31	43 24	34 91	30 27	25 58	88 88	12 27	10 10	10 10
37	25 75	53 88	40 56	34 08	90 43	58 37	43 33	35 00	30 37	26 08	88 88	12 36	10 10	10 10
38	26 80	55 07	41 43	34 85	90 66	58 43	43 42	35 09	30 47	26 18	88 88	12 45	10 10	10 10
39	27 49	56 26	42 32	35 55	90 92	58 49	43 51	35 18	30 57	26 28	88 88	12 54	10 10	10 10
40	28 43	57 37	43 25	36 50	91 19	58 55	43 60	35 27	31 07	26 38	88 88	13 03	10 10	10 10
41	29 44	58 59	44 24	37 58	91 49	58 61	43 69	35 36	31 17	26 48	88 88	13 12	10 10	10 10
42	30 80	59 86	45 26	38 52	91 82	58 67	43 78	35 45	31 27	26 58	88 88	13 21	10 10	10 10
43	31 84	61 17	46 34	39 31	92 18	58 73	43 87	35 54	31 37	27 08	88 88	13 30	10 10	10 10
44	32 64	62 58	47 46	40 85	92 58	58 79	43 96	35 63	31 47	27 18	88 88	13 39	10 10	10 10
45	34 12	63 98	48 64	41 46	93 02	58 85	44 05	35 72	31 57	27 28	88 88	13 48	10 10	10 10
46	35 48	65 45	49 89	42 63	93 40	58 91	44 14	35 81	31 67	27 38	88 88	13 57	10 10	10 10
47	36 94	66 98	51 26	43 87	94 04	58 97	44 23	35 90	31 77	27 48	88 88	14 06	10 10	10 10
48	38 48	68 68	52 58	45 20	94 63	59 03	44 32	35 99	31 87	27 58	88 88	14 15	10 10	10 10
49	40 13	70 31	54 03	46 69	95 28	59 09	44 41	36 08	31 97	28 08	88 88	14 24	10 10	10 10
50	41 89	72 07	55 57	48 39	96 00	59 15	44 50	36 17	32 07	28 18	88 88	14 33	10 10	10 10
51	43 76	73 92	57 20	49 68	96 80	59 21	44 59	36 26	32 17	28 28	88 88	14 42	10 10	10 10
52	45 78	75 84	58 91	51 28	97 67	59 27	44 68	36 35	32 27	28 38	88 88	14 51	10 10	10 10
53	47 89	77 85	60 79	53 20	98 62	59 33	44 77	36 44	32 37	28 48	88 88	15 00	10 10	10 10
54	50 18	79 99	62 64	55 13	99 67	59 39	44 86	36 53	32 47	28 58	88 88	15 09	10 10	10 10
55	52 61	82 17	64 69	57 21	100 82	59 45	44 95	36 62	32 57	29 08	88 88	15 18	10 10	10 10
56	55 21	84 40	66 85	59 45	102 08	59 51	45 04	36 71	32 67	29 18	88 88	15 27	10 10	10 10
57	58 00	86 98	69 17	61 84	103 47	59 57	45 13	36 80	32 77	29 28	88 88	15 36	10 10	10 10
58	60 97	89 49	71 64	64 40	105 00	59 63	45 22	36 89	32 87	29 38	88 88	15 45	10 10	10 10
59	64 17	92 19	74 28	67 17	106 68	59 69	45 31	36 98	32 97	29 48	88 88	15 54	10 10	10 10
60	67 60	95 06	77 11	70 16	108 52	59 75	45 40	37 07	33 07	29 58	88 88	16 03	10 10	10 10
61	71 28	98 08	80 15	.....	110 55	59 81	45 49	37 16	33 17	30 08	88 88	16 12	10 10	10 10
62	75 23	101 29	83 41	.....	112 78	59 87	45 58	37 25	33 27	30 18	88 88	16 21	10 10	10 10
63	79 50	104 71	86 91	.....	115 23	59 93	45 67	37 34	33 37	30 28	88 88	16 30	10 10	10 10
64	84 07	108 36	90 68	.....	117 93	59 99	45 76	37 43	33 47	30 38	88 88	16 39	10 10	10 10
65	89 08	112 26	94 76	.....	120 89	59 99	45 85	37 52	33 57	30 48	88 88	16 48	10 10	10 10

**INSTALLMENT POLICY (PARTICIPATING).
ANNUAL PREMIUMS PER \$1,000 OF INSURANCE**

Payable in 10 Yearly Installments of \$64.62 each. One at Death on Maturity and the remainder annually thereafter.

Life (Endowments at 85).		IN											
Age at Issue.	Outstanding Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
25	17	26	30	34	38	42	46	50	54	58	62	66	70
26	18	27	31	35	39	43	47	51	55	59	63	67	71
27	19	28	32	36	40	44	48	52	56	60	64	68	72
28	20	29	33	37	41	45	49	53	57	61	65	69	73
29	21	30	34	38	42	46	50	54	58	62	66	70	74
30	22	31	35	39	43	47	51	55	59	63	67	71	75
31	23	32	36	40	44	48	52	56	60	64	68	72	76
32	24	33	37	41	45	49	53	57	61	65	69	73	77
33	25	34	38	42	46	50	54	58	62	66	70	74	78
34	26	35	39	43	47	51	55	59	63	67	71	75	79
35	27	36	40	44	48	52	56	60	64	68	72	76	80
36	28	37	41	45	49	53	57	61	65	69	73	77	81
37	29	38	42	46	50	54	58	62	66	70	74	78	82
38	30	39	43	47	51	55	59	63	67	71	75	79	83
39	31	40	44	48	52	56	60	64	68	72	76	80	84
40	32	41	45	49	53	57	61	65	69	73	77	81	85
41	33	42	46	50	54	58	62	66	70	74	78	82	86
42	34	43	47	51	55	59	63	67	71	75	79	83	87
43	35	44	48	52	56	60	64	68	72	76	80	84	88
44	36	45	49	53	57	61	65	69	73	77	81	85	89
45	37	46	50	54	58	62	66	70	74	78	82	86	90
46	38	47	51	55	59	63	67	71	75	79	83	87	91
47	39	48	52	56	60	64	68	72	76	80	84	88	92
48	40	49	53	57	61	65	69	73	77	81	85	89	93
49	41	50	54	58	62	66	70	74	78	82	86	90	94
50	42	51	55	59	63	67	71	75	79	83	87	91	95
51	43	52	56	60	64	68	72	76	80	84	88	92	96
52	44	53	57	61	65	69	73	77	81	85	89	93	97
53	45	54	58	62	66	70	74	78	82	86	90	94	98
54	46	55	59	63	67	71	75	79	83	87	91	95	99
55	47	56	60	64	68	72	76	80	84	88	92	96	100
56	48	57	61	65	69	73	77	81	85	89	93	97	101
57	49	58	62	66	70	74	78	82	86	90	94	98	102
58	50	59	63	67	71	75	79	83	87	91	95	99	103
59	51	60	64	68	72	76	80	84	88	92	96	100	104
60	52	61	65	69	73	77	81	85	89	93	97	101	105
61	53	62	66	70	74	78	82	86	90	94	98	102	106
62	54	63	67	71	75	79	83	87	91	95	99		

INSTALMENT POLICY (PARTICIPATING).
ANNUAL PREMIUMS PER \$1.00 OF INSURANCE.

Payable in 25 Yearly Instalments of \$40 each: One at Death, or Maturity,
and the remainder annually thereafter.

Age at Issue.	Life (Endowment at 85).				ENDOWMENT IN						10-Prem. 20-Year Ends.	5-10	10-20	15-30														
	Continuous Annual Premiums.	10 Premiums.	15 Premiums.	20 Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.																		
20	73	47	52	88	24	48	20	37	71	98	46	65	34	24	27	00	23	37	19	23	56	25	88	22	88	49	88	98
21	83	57	63	87	24	86	20	68	92	04	46	72	34	82	27	09	22	46	19	34	56	33	8	31	8	60	9	09
22	14	68	88	89	25	25	21	01	72	11	46	80	84	40	27	18	22	57	19	46	56	42	8	41	8	72	9	27
23	14	89	94	41	25	68	21	86	72	18	46	87	84	49	27	28	22	68	19	59	56	50	8	51	8	85	9	46
24	14	75	84	97	26	08	21	71	72	26	46	95	84	58	27	38	22	79	19	73	56	60	8	62	9	00	9	57
25	15	08	38	58	26	49	22	07	72	34	47	05	84	67	27	48	22	92	19	88	56	70	8	74	9	15	9	59
26	15	45	38	11	28	98	22	46	72	49	47	14	84	78	27	61	23	06	20	64	56	80	8	86	9	30	10	14
27	15	84	38	72	27	40	22	86	72	51	47	24	84	89	27	78	23	20	20	22	56	92	8	99	9	48	10	42
28	16	24	37	85	27	89	23	27	72	62	47	34	95	01	27	86	23	37	20	42	57	04	9	13	9	67	10	73
29	16	87	37	99	28	39	23	70	72	72	47	40	85	13	28	01	23	54	20	63	57	17	9	28	9	88	11	08
30	17	12	38	67	28	90	24	14	72	82	47	58	95	27	28	17	23	73	20	86	57	31	9	44	10	11	11	41
31	17	80	39	86	29	43	24	61	72	95	47	71	85	42	28	84	23	94	21	11	57	46	9	61	10	85	11	89
32	18	89	40	08	29	99	25	09	73	07	47	85	85	58	28	59	24	12	21	99	57	62	9	60	10	68	12	98
33	18	82	40	88	30	67	25	59	73	20	48	00	85	75	28	74	24	41	21	69	57	79	10	00	10	98	12	73
34	19	17	41	59	31	17	26	11	73	34	48	16	85	98	28	96	24	69	23	68	57	89	10	22	11	26	13	25
35	19	76	42	39	31	80	26	68	73	50	48	33	86	14	29	21	24	99	23	39	58	30	10	46	11	68	13	62
36	20	87	43	23	32	44	27	23	73	66	48	52	86	37	29	48	25	32	22	79	58	42	10	72	12	04	14	45
37	21	08	44	08	33	13	27	89	73	89	48	73	86	61	29	78	25	68	23	22	58	67	11	00	12	48	15	42
38	21	32	44	97	33	83	28	45	74	03	48	96	96	88	30	10	26	07	23	70	58	98	11	31	12	98	15	88
39	22	35	45	84	34	56	29	11	74	24	49	19	87	17	30	46	26	51	24	23	59	22	11	64	13	52	16	97
40	23	72	46	85	35	32	23	80	74	46	49	46	37	50	39	86	26	99	24	79	59	53	12	62	14	13	17	64
41	24	04	47	84	36	12	30	53	74	70	49	76	37	85	31	29	27	51	25	42	59	86	12	44	14	79	18	49
42	24	91	48	87	36	95	31	29	74	98	50	08	98	24	31	77	28	09	26	10	60	28	12	90	15	51	19	84
43	25	83	49	95	37	84	32	10	75	27	50	44	38	68	32	29	28	72	26	85	60	69	13	42	16	31	20	61
44	26	82	50	06	38	75	32	95	75	59	50	83	39	16	32	37	29	42	27	66	61	17	13	99	17	20	21	79
45	27	86	52	29	39	72	33	85	75	95	51	37	39	69	33	52	30	19	28	53	61	68	14	63	18	17	23	68
46	28	97	53	44	40	73	34	81	76	35	51	75	40	27	34	22	31	03	.....	.....	62	28	15	84	19	24	24	42
47	29	16	54	70	41	80	35	82	76	78	52	23	40	91	35	00	31	95	.....	.....	62	89	16	13	20	40	25	64
48	31	42	56	03	42	93	36	90	77	27	52	87	41	68	35	86	32	95	.....	.....	63	58	17	00	21	69	27	37
49	32	77	57	41	44	12	38	04	77	30	53	52	42	42	66	80	34	05	.....	.....	64	34	17	95	23	09	29	00
50	34	21	58	84	45	38	39	26	78	39	54	24	43	28	37	84	35	24	.....	.....	65	18	19	08	24	61	30	72
51	35	73	60	34	46	70	40	57	79	04	55	02	44	23	98	97	.....	.....	.....	.....	66	09	20	19	26	26	.....	.....
52	37	98	61	98	48	10	41	95	79	75	55	89	45	28	48	21	.....	.....	.....	.....	67	09	21	49	28	06	.....	.....
53	39	11	63	57	49	58	43	44	60	63	56	84	46	44	41	57	.....	.....	.....	.....	68	18	22	90	30	00	.....	.....
54	40	97	65	29	51	15	45	02	81	38	57	89	47	70	43	05	.....	.....	.....	.....	69	37	24	45	32	10	.....	.....
55	42	26	67	09	52	81	46	72	82	32	59	04	49	09	44	87	.....	.....	.....	.....	70	67	26	16	34	34	.....	.....
56	45	08	68	99	54	59	48	54	83	35	60	30	50	61	.....	.....	.....	.....	.....	.....	72	08	28	02	36	76	.....	.....
57	47	36	70	97	56	49	50	49	84	49	61	70	52	28	.....	.....	.....	.....	.....	.....	73	82	30	07	39	84	.....	.....
58	49	79	73	07	58	50	52	59	85	74	63	23	54	11	.....	.....	.....	.....	.....	.....	75	28	32	31	42	10	.....	.....
59	52	40	75	29	60	68	54	85	87	11	64	92	56	12	.....	.....	.....	.....	.....	.....	77	09	34	77	45	06	.....	.....
60	55	20	77	61	62	96	57	28	88	61	66	78	58	80	.....	.....	.....	.....	.....	.....	79	06	37	46	48	22	.....	.....
61	58	20	80	08	65	44	.....	.....	90	26	68	81	.....	.....	.....	.....	.....	.....	.....	.....	.....	40	89	.....	.....	.....	.....	.....
62	61	49	82	71	68	10	.....	.....	92	09	71	04	.....	.....	.....	.....	.....	.....	.....	.....	.....	43	58	.....	.....	.....	.....	.....
63	64	91	85	50	70	97	.....	.....	94	09	73	49	.....	.....	.....	.....	.....	.....	.....	.....	.....	47	05	.....	.....	.....	.....	.....
64	68	68	88	48	74	04	.....	.....	96	29	75	17	.....	.....	.....	.....	.....	.....	.....	.....	.....	50	82	.....	.....	.....	.....	.....
65	72	69	91	66	77	36	.....	.....	98	71	79	11	.....	.....	.....	.....	.....	.....	.....	.....	.....	54	88	.....	.....	.....	.....	.....

YEARLY PREMIUM RATES.

(Participating Annually after Second Year.)

FOR \$1,000 TEN YEAR TERM INSURANCE.

Payable in 10, 15, 20, 25 or 30 Equal Yearly Installments as covenanted in the Policy.

Age at beginning of Term	10 Installments of \$100 each.	15 Installments of \$66.66 each.	20 Installments of \$50 each.	25 Installments of \$40 each.	30 Installments of \$33.33 each.
20	\$ 8 19	\$ 8 40	\$ 7 70	\$ 7 08	\$ 6 58
21	9 41	8 60	7 88	7 26	6 76
22	9 66	8 83	8 09	7 41	6 94
23	9 87	9 02	8 27	7 50	7 01
24	10 08	9 21	8 45	7 57	7 16
25	10 29	9 40	8 62	7 53	7 31
26	10 59	9 67	8 89	8 00	7 46
27	10 67	9 76	8 94	8 22	7 59
28	10 88	9 94	9 12	8 38	7 73
29	11 09	10 14	9 29	8 56	7 88
30	11 26	10 29	9 43	8 68	8 00
31	11 47	10 48	9 61	8 84	8 15
32	11 73	10 72	9 82	9 08	8 33
33	12 06	11 02	10 11	9 29	8 57
34	12 40	11 33	10 39	9 56	8 81
35	12 78	11 68	10 71	9 86	9 08
36	13 12	11 99	10 99	10 11	9 32
37	13 54	12 87	11 34	10 43	9 62
38	14 00	12 80	11 73	10 79	9 96
39	14 47	13 22	12 12	11 14	10 28
40	15 01	13 72	12 58	11 57	10 67
41	15 56	14 22	13 04	11 99	11 06
42	16 29	14 60	13 57	12 48	11 51
43	16 08	15 38	14 10	12 97	11 86
44	17 50	16 00	14 66	13 49	12 94
45	18 85	16 87	15 87	14 13	13 04
46	19 23	17 58	16 11	14 82	13 67
47	20 29	18 54	17 00	15 63	14 42
48	21 49	19 68	17 85	16 51	15 29
49	22 78	20 81	19 09	17 56	16 19
50	24 34	22 84	20 39	18 76	17 29
51	26 07	23 82	21 84	20 06	18 52
52	27 96	25 55	23 43	21 54	19 87
53	30 09	27 44	25 16	23 14	21 34
54	32 24	29 45	27 00	24 83	22 96
55	34 68	32 64	29 01	26 63	24 61
56	37 28	34 07	31 24	28 72	26 49
57	40 11	36 66	33 60	30 99	28 59
58	43 23	39 51	36 22	33 31	30 72
59	46 52	42 51	38 97	35 84	33 06
60	50 02	45 71	41 91	38 54	35 88
61	53 69	49 07	44 98	41 36	38 18
62	57 61	52 65	48 28	44 39	40 94
63	61 83	56 50	51 80	47 64	43 94
64	66 51	60 48	55 72	51 24	47 27
65	71 66	65 49	60 09	55 21	50 92
66	77 14	70 80	64 68	59 43	54 82
67	83 00	75 85	69 54	63 96	58 96
68	89 16	81 48	74 70	68 69	63 36
69	95 70	87 46	80 17	73 78	68 01
70	102 40	93 58	85 79	78 90	72 77

PREMIUMS FOR EACH \$1,000 INSURANCE (Participating). ENDOWMENT AT 75.

Age at Issue of Policy.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.
20	\$16 85	\$39 15	\$29 10	\$24 25
21	17 30	39 95	29 70	24 75
22	17 80	40 80	30 35	25 30
23	18 30	41 65	30 95	25 85
24	18 80	42 50	31 60	26 40
25	19 30	43 40	32 30	26 95
26	19 90	44 30	33 00	27 55
27	20 45	45 20	33 70	28 15
28	21 10	46 20	34 45	28 80
29	21 70	47 15	35 20	29 45
30	22 40	48 15	35 95	30 10
31	23 05	49 20	36 70	30 75
32	23 80	50 25	37 55	31 45
33	24 55	51 35	38 40	32 20
34	25 40	52 50	39 30	33 00
35	26 30	53 70	40 25	33 85
36	27 25	55 00	41 25	34 70
37	28 25	56 35	42 25	35 60
38	29 30	57 75	43 35	36 60
39	30 45	59 20	44 50	37 60
40	31 70	60 70	45 70	38 65
41	32 90	62 20	46 90	39 75
42	34 30	63 75	48 15	40 90
43	35 70	65 35	49 40	42 10
44	37 20	67 00	50 75	43 35
45	38 85	68 30	52 20	44 65
46	40 65	70 65	53 75	46 10
47	42 55	72 65	55 40	47 70
48	44 60	74 70	57 15	49 40
49	46 95	76 85	59 00	51 20
50	49 30	79 15	61 00	53 15
51	51 90	81 55	63 10	.....
52	54 65	83 95	65 25	.....
53	57 70	86 50	67 50	.....
54	61 00	89 25	70 00	.....
55	64 65	92 20	72 65	.....
56	68 70	95 35	.....	.....
57	73 05	98 75	.....	.....
58	77 95	102 25	.....	.....
59	82 25	105 95	.....	.....
60	89 10	109 70	.....	.....
61	101 20	.....	.....	.....
62	106 80	.....	.....	.....
63	117 55	.....	.....	.....
64	127 80	.....	.....	.....
65	139 90	.....	.....	.....

INSTALLMENT POLICY PREMIUMS.

RULE TO CALCULATE PREMIUM, INSTALLMENT PLAN, FORM A.

To ascertain the premium on any kind of Policy which is to be payable in installments in accordance with Form A, multiply the regular table premium by one of the following amounts. These amounts represent the present worth of the installments if they should be commuted and paid in one sum when the policy becomes a claim by death or maturity.

For Form A, 10 Installments, \$8,435.30 * (.843530).
 " " 15 " 7,708.73 * (.770873).
 " " 20 " 7,066.95 * (.706695).
 " " 25 " 6,498.80 * (.649880).
 " " 30 " 5,994.57 * (.599457).

*To bring the exact amount, the decimal point has to be changed as in the right hand column. For example, if the policy were \$10,000 Ordinary Life, age 30, the regular rate would be \$227. If the policy were to be paid in 20 installments, multiply \$227 by .706695, and we get \$160.42.

To ascertain the Cash Value under Form A, multiply the regular Cash Value by the proper decimal, as above.

INSTALLMENT PLAN, FORM B. FULL AMOUNT, REGULAR PREMIUMS.

In accordance with this plan a claim for \$10,000 would amount to:

	Each,
\$11,854.90 paid in 10 annual installments	\$1,185.49
12,972.80 " 15 " "	964.82
14,150.40 " 20 " "	707.52
15,387.50 " 25 " "	615.50
16,681.80 " 30 " "	558.06

Largest Amount of Insurance it will write on a Single Life, \$50,000.
Premiums for each \$1,000 Insurance (Participating.)

ENDOWMENT INSURANCE TABLE.

Policy payable at death or Expiration of years designated.

10 ANNUAL PREMIUMS.

Age at Issue of Policy.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.
20	\$84 25	\$71 52	\$61 73	\$54 87	\$48 96	\$45 32	\$42 08
21	84 28	71 60	62 00	55 05	49 35	45 65	42 45
22	84 30	71 70	62 30	55 23	49 75	46 00	43 00
23	84 33	71 85	62 60	55 45	50 20	46 40	43 50
24	84 35	72 00	62 95	55 65	50 70	46 80	44 10
25	84 40	72 18	63 27	55 87	51 25	47 17	44 75
26	84 50	72 35	63 40	56 25	51 50	47 55	.....
27	84 60	72 60	63 55	56 65	51 80	48 00	.....
28	84 70	72 85	63 75	57 10	52 20	48 50	.....
29	84 80	73 15	63 90	57 60	52 55	49 10	.....
30	84 90	73 44	64 12	58 10	52 94	49 66	.....
31	85 10	73 55	64 50	58 40	53 45	.....	.....
32	85 30	73 70	64 90	58 75	54 00	.....	.....
33	85 50	73 85	65 35	59 15	54 60	.....	.....
34	85 70	74 00	65 80	59 55	55 25	.....	.....
35	86 00	74 28	66 33	59 95	55 90	.....	.....
36	86 25	74 70	66 80	60 60	.....	.....	.....
37	86 50	75 20	67 25	61 30	.....	.....	.....
38	86 75	75 85	67 70	62 10	.....	.....	.....
39	87 00	76 25	68 20	62 80	.....	.....	.....
40	87 22	76 70	68 70	63 63	.....	.....	.....
41	87 60	77 10	69 45	.....	.....	.....	.....
42	88 00	77 50	70 20	.....	.....	.....	.....
43	88 40	77 90	71 00	.....	.....	.....	.....
44	88 85	78 50	71 85	.....	.....	.....	.....
45	89 45	79 28	72 78	.....	.....	.....	.....
46	89 90	80 05	.....	.....	.....	.....	.....
47	90 55	81 00	.....	.....	.....	.....	.....
48	91 30	81 95	.....	.....	.....	.....	.....
49	92 20	83 10	.....	.....	.....	.....	.....
50	93 07	84 68	.....	.....	.....	.....	.....
51	94 15	86 90	.....	.....	.....	.....	.....
52	95 20	86 90	.....	.....	.....	.....	.....
53	96 40	88 55	.....	.....	.....	.....	.....
54	97 80	90 27	.....	.....	.....	.....	.....
55	99 60	92 20	.....	.....	.....	.....	.....
56	101 15	94 40	.....	.....	.....	.....	.....
57	103 05	96 70	.....	.....	.....	.....	.....
58	105 20	99 20	.....	.....	.....	.....	.....
59	107 40	101 80	.....	.....	.....	.....	.....
60	109 70	104 45	.....	.....	.....	.....	.....

Installment and Annuity Policy (Participating). Yearly Premiums for \$1,000 Life Policy Payable in Yearly Installments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Police Commissioner John T. O'Brien to Philadelphia, Pa. Oct

**Installed and Agency Policy (Participation). Yearly Premiums for \$1,000
Also Policy Payment Yearly Premiums of \$50 each for Twenty Years.
This included payment as the Secretary shall survive thereafter.**

AGE OF THE INSURED AT THE DATE OF DEATH OF POLICE.

**Installment and Annuity Policy (Participating) - Yearly Premiums for \$1,000
Life Policy payable in Yearly installments of \$50 each for Twenty Years,
and as much longer as the beneficiary shall survive thereafter.**

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

LIFE ANNUITY RATES—Men.

SEVENTH MONTH 1st, 1898.

Age at last birth-day.	Price of \$100 ANNUITY.			ANNUITY PURCHASED BY \$1,000.			Age at last birth-day.
	Yearly.	\$50 Half Yearly.	\$25 Quarterly.	Yearly Annuity.	Half Yearly Annuity.	Quarterly Annuity.	
20	\$2,083	\$2,108	\$2,120 50	\$48 00	\$23 74	\$12 79	20
21	2,066	2,091	2,103 50	48 40	23 91	12 88	21
22	2,048	2,073	2,085 50	48 83	24 18	12 99	22
23	2,031	2,056	2,068 50	49 24	24 32	12 08	23
24	2,012	2,037	2,049 50	49 70	24 53	12 20	24
25	1,994	2,019	2,031 50	50 15	24 76	12 30	25
26	1,976	2,001	2,013 50	50 61	24 99	12 41	26
27	1,957	1,982	1,994 50	51 10	25 23	12 53	27
28	1,938	1,963	1,975 50	51 60	25 47	12 64	28
29	1,919	1,944	1,956 50	52 11	25 72	12 78	29
30	1,900	1,925	1,937 50	52 63	25 97	12 90	30
31	1,880	1,905	1,917 50	53 16	26 23	13 04	31
32	1,860	1,885	1,897 50	53 70	26 53	13 17	32
33	1,840	1,865	1,877 50	54 25	26 82	13 31	33
34	1,820	1,845	1,857 50	54 81	27 10	13 46	34
35	1,799	1,824	1,836 50	55 39	27 41	13 61	35
36	1,778	1,803	1,815 50	56 00	27 73	13 77	36
37	1,756	1,781	1,793 50	56 62	28 07	13 94	37
38	1,735	1,760	1,772 50	57 26	28 41	14 10	38
39	1,713	1,738	1,750 50	57 91	28 77	14 28	39
40	1,690	1,715	1,727 50	58 57	29 15	14 47	40
41	1,667	1,692	1,704 50	59 25	29 55	14 67	41
42	1,644	1,669	1,681 50	60 00	30 00	14 87	42
43	1,620	1,645	1,657 50	60 76	30 39	15 07	43
44	1,596	1,621	1,633 50	61 53	30 84	15 30	44
45	1,572	1,597	1,609 50	62 31	31 21	15 52	45
46	1,547	1,572	1,584 50	63 10	31 61	15 78	46
47	1,521	1,546	1,558 50	63 90	32 04	16 04	47
48	1,495	1,520	1,532 50	64 71	32 49	16 31	48
49	1,468	1,493	1,505 50	65 53	32 96	16 61	49
50	1,441	1,466	1,478 50	66 36	33 44	16 91	50
51	1,413	1,438	1,450 50	67 20	34 00	17 23	51
52	1,384	1,409	1,421 50	68 05	34 59	17 59	52
53	1,354	1,379	1,391 50	68 91	35 20	18 07	53
54	1,323	1,348	1,360 50	69 78	35 79	18 37	54
55	1,292	1,317	1,329 50	70 66	36 36	18 80	55
56	1,260	1,285	1,297 50	71 55	36 91	19 27	56
57	1,228	1,253	1,265 50	72 45	37 47	19 79	57
58	1,195	1,220	1,232 50	73 36	38 05	20 35	58
59	1,161	1,186	1,198 50	74 28	38 64	20 95	59
60	1,126	1,151	1,163 50	75 21	39 24	21 60	60
61	1,090	1,115	1,127 50	76 15	39 85	22 30	61
62	1,054	1,079	1,091 50	77 10	40 47	22 61	62
63	1,017	1,042	1,054 50	78 06	41 10	23 15	63
64	980	1,005	1,017 50	79 03	41 74	23 57	64
65	946	971	983 50	80 01	42 39	24 42	65
66	912	937	949 50	81 00	43 05	25 36	66
67	879	904	916 50	82 00	43 71	26 28	67
68	846	871	883 50	83 00	44 38	27 20	68
69	813	838	850 50	84 00	45 05	28 10	69
70	780	805	817 50	85 00	45 72	29 00	70
71	744	779	791 50	86 00	46 40	30 57	71
72	707	742	754 50	87 00	47 08	31 58	72
73	670	705	717 50	88 00	47 76	32 55	73
74	632	667	679 50	89 00	48 44	33 53	74
75	595	630	642 50	90 00	49 12	34 50	75
76	557	592	604 50	91 00	49 80	35 48	76
77	519	554	566 50	92 00	50 48	36 46	77
78	481	516	528 50	93 00	51 16	37 44	78
79	443	478	490 50	94 00	51 84	38 42	79
80	405	440	452 50	95 00	52 52	39 40	80

NOTE.—For ages older than 80 the rates are the same as for age 80. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

LIFE ANNUITY RATES—Women.

SEVENTH MONTH 1st, 1898.

Age at last birth- day.	Price of \$100. ANNUITY.			ANNUITY PURCHASED BY \$1,000.			Age at last birth- day.
	\$100 Yearly.	\$50 Half Yearly.	\$25 Quarterly.	Yearly Annuity.	Half Yearly Annuity.	Quarterly Annuity.	
20	\$2,245	\$2,270	\$2,282 50	\$44 54	\$22 03	\$10 95	20
21	2,230	2,255	2,267 50	44 84	22 17	11 02	21
22	2,214	2,239	2,251 50	45 17	22 33	11 10	22
23	2,199	2,224	2,236 50	45 48	22 48	11 18	23
24	2,183	2,208	2,220 50	45 81	22 64	11 26	24
25	2,166	2,191	2,203 50	46 17	22 82	11 34	25
26	2,149	2,174	2,186 50	46 53	23 00	11 43	26
27	2,132	2,157	2,169 50	46 90	23 18	11 52	27
28	2,115	2,140	2,152 50	47 28	23 36	11 61	28
29	2,097	2,122	2,134 50	47 69	23 56	11 71	29
30	2,079	2,104	2,116 50	48 10	23 76	11 81	30
31	2,062	2,087	2,097 50	48 54	23 98	11 92	31
32	2,043	2,068	2,077 50	49 02	24 21	12 03	32
33	2,024	2,049	2,058 50	49 48	24 44	12 14	33
34	2,005	2,030	2,038 50	49 98	24 68	12 26	34
35	1,986	2,011	2,017 50	50 51	24 94	12 39	35
36	1,967	1,992	1,996 50	51 05	25 20	12 52	36
37	1,947	1,972	1,974 50	51 63	25 48	12 66	37
38	1,927	1,952	1,951 50	52 25	25 79	12 81	38
39	1,907	1,932	1,928 50	52 83	26 10	12 96	39
40	1,886	1,911	1,905 50	53 53	26 41	13 12	40
41	1,865	1,890	1,880 50	54 26	26 77	13 29	41
42	1,844	1,869	1,855 50	55 01	27 13	13 47	42
43	1,823	1,848	1,829 50	55 80	27 52	13 66	43
44	1,802	1,827	1,802 50	56 66	27 95	13 87	44
45	1,781	1,806	1,775 50	57 54	28 36	14 08	45
46	1,760	1,785	1,746 50	58 51	28 83	14 31	46
47	1,739	1,764	1,718 50	59 49	29 37	14 54	47
48	1,718	1,743	1,687 50	60 61	29 85	14 81	48
49	1,697	1,722	1,656 50	61 77	30 41	15 09	49
50	1,676	1,701	1,624 50	63 01	31 02	15 38	50
51	1,655	1,680	1,593 50	64 27	31 63	15 68	51
52	1,634	1,659	1,561 50	65 62	32 28	16 01	52
53	1,613	1,638	1,528 50	67 07	32 98	16 35	53
54	1,592	1,617	1,495 50	68 59	33 49	16 66	54
55	1,571	1,596	1,460 50	70 27	34 53	17 11	55
56	1,550	1,575	1,425 50	72 05	35 39	17 53	56
57	1,529	1,554	1,389 50	73 96	36 31	18 00	57
58	1,508	1,533	1,353 50	75 99	37 29	18 46	58
59	1,487	1,512	1,316 50	78 19	38 34	18 98	59
60	1,466	1,491	1,279 50	80 52	39 46	19 53	60
61	1,445	1,470	1,240 50	83 13	40 72	20 15	61
62	1,424	1,449	1,203 50	85 76	41 98	20 76	62
63	1,403	1,428	1,166 50	88 57	43 33	21 42	63
64	1,382	1,407	1,127 50	91 74	44 84	22 16	64
65	1,361	1,386	1,087 50	95 24	46 51	22 98	65
66	1,340	1,365	1,047 50	99 01	48 31	23 87	66
67	1,319	1,344	1,007 50	103 09	50 25	24 82	67
68	1,298	1,323	967 50	107 53	52 36	25 89	68
69	1,277	1,302	928 50	112 23	54 58	26 92	69
70	1,256	1,281	890 50	117 23	56 95	28 07	70
71	1,235	1,260	861 50	121 36	58 89	29 02	71
72	1,214	1,239	833 50	125 63	60 90	29 99	72
73	1,193	1,218	805 50	130 21	63 05	31 04	73
74	1,172	1,197	778 50	134 95	65 27	32 11	74
75	1,151	1,176	750 50	140 25	67 75	33 31	75
76	1,130	1,155	728 50	144 72	69 83	34 32	76
77	1,109	1,134	707 50	149 25	71 94	35 33	77
78	1,088	1,113	685 50	154 32	74 29	36 47	78
79	1,067	1,092	663 50	159 74	76 80	37 68	79
80	1,046	1,071	641 50	165 56	79 49	38 97	80

NOTE.—For ages older than 80 the rates are the same as for age 80. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

506 PROVIDENT LIFE AND TRUST CO. OF PHILADELPHIA, PA.

Twenty-Year Endowment Policies payable in Yearly Installments of \$50 each for Twenty Years and as much longer as the Beneficiary shall survive thereafter if the Policy becomes a claim by death of the Insured within twenty years from its date, or as much longer as the Insured shall survive thereafter if the Policy becomes a claim by maturity of the Endowment. Yearly Premiums for \$1,000 payable in Installments, or \$706.69 payable in Cash when the Policy becomes a claim.

Age of Insured.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.												
	10	11	12	13	14	15	16	17	18	19	20	21	22
20	\$47 50	\$47 43	\$47 35	\$47 26	\$47 18	\$47 09	\$47 00	\$46 90	\$46 81	\$46 71	\$46 60	\$46 49	\$46 39
21	47 23	47 15	47 07	46 99	46 90	46 82	46 72	46 63	46 53	46 43	46 32	46 21	46 10
22	46 98	46 90	46 82	46 73	46 64	46 55	46 46	46 36	46 26	46 16	46 06	45 95	45 86
23	46 69	46 61	46 52	46 44	46 35	46 26	46 16	46 07	45 96	45 86	45 75	45 64	45 53
24	46 43	46 35	46 27	46 18	46 09	46 00	45 90	45 80	45 70	45 59	45 48	45 37	45 26
25	46 15	46 07	45 98	45 89	45 80	45 71	45 61	45 51	45 41	45 30	45 19	45 08	44 96
26	45 89	45 80	45 72	45 63	45 53	45 44	45 34	45 24	45 13	45 02	44 91	44 79	44 68
27	45 63	45 54	45 46	45 36	45 27	45 17	45 07	44 97	44 86	44 75	44 64	44 52	44 40
28	45 40	45 32	45 23	45 13	45 04	44 94	44 84	44 73	44 62	44 51	44 39	44 27	44 15
29	45 22	45 14	45 04	44 94	44 85	44 75	44 65	44 54	44 43	44 31	44 19	44 07	43 95
30	45 06	44 97	44 87	44 77	44 68	44 57	44 47	44 36	44 23	44 12	44 00	43 88	43 75
31	44 92	44 83	44 74	44 64	44 53	44 43	44 32	44 20	44 09	43 97	43 84	43 72	43 58
32	44 81	44 72	44 62	44 52	44 41	44 31	44 19	44 08	43 96	43 83	43 71	43 57	43 44
33	44 73	44 63	44 53	44 43	44 32	44 21	44 09	43 97	43 85	43 72	43 59	43 45	43 32
34	44 70	44 60	44 49	44 39	44 27	44 16	44 04	43 91	43 79	43 66	43 52	43 38	43 24
35	44 72	44 61	44 50	44 39	44 28	44 17	44 03	43 90	43 77	43 64	43 50	43 36	43 20
36	44 70	44 60	44 48	44 37	44 25	44 12	44 00	43 86	43 73	43 58	43 44	43 29	43 14
37	44 78	44 67	44 55	44 43	44 30	44 18	44 04	43 91	43 76	43 62	43 46	43 31	43 15
38	44 91	44 79	44 67	44 54	44 41	44 27	44 14	43 99	43 84	43 69	43 53	43 37	43 20
39	45 09	44 97	44 84	44 71	44 57	44 43	44 31	44 14	43 96	43 82	43 66	43 49	43 31
40	45 80	45 69	45 54	45 40	45 26	45 11	44 96	44 80	44 64	44 47	43 30	44 15	43 94
41	46 00	45 46	46 32	46 17	46 02	45 86	45 70	45 54	45 37	45 19	45 01	44 82	44 63
42	47 22	47 08	46 93	46 85	46 70	46 45	46 29	46 11	45 92	45 74	45 55	45 35	45 15
43	47 92	47 77	47 61	47 45	47 28	47 11	46 93	46 74	46 47	46 36	46 15	45 95	45 73
44	48 86	48 70	48 53	48 36	48 18	48 00	47 81	47 61	47 41	47 20	46 98	46 76	46 54
45	49 75	49 58	49 41	49 22	49 03	48 84	48 64	48 43	48 21	47 99	47 72	47 53	47 29
46	50 90	50 72	50 53	50 34	50 13	49 93	49 71	49 49	49 26	49 02	48 78	48 53	48 27
47	52 21	52 02	51 81	51 61	51 39	51 17	50 94	50 70	50 46	50 21	49 95	49 69	49 41
48	53 69	53 56	53 27	53 05	52 72	52 58	52 33	52 08	51 83	51 55	51 27	50 99	50 70
49	55 36	55 14	54 91	54 68	54 43	54 17	53 91	53 63	53 36	53 07	52 78	52 47	52 16
50	57 25	57 02	56 67	56 51	56 25	55 98	55 70	55 41	55 11	54 80	54 48	54 15	53 82
51	59 30	59 03	58 76	58 60	58 21	57 91	57 61	57 30	56 97	56 65	56 32	55 96	55 60
52	61 53	61 25	60 97	60 68	60 38	60 06	59 74	59 40	59 07	58 70	58 34	57 96	57 58
53	63 99	63 60	63 33	63 09	62 75	62 42	62 06	61 71	61 34	60 96	60 57	60 16	59 76
54	66 67	66 35	66 02	65 69	65 34	64 96	64 60	64 22	63 82	63 41	63 09	62 56	62 11
55	69 66	69 32	68 97	68 61	68 23	67 84	67 44	67 03	66 61	66 17	65 72	65 26	64 78
56	72 90	72 53	72 17	71 77	71 37	70 95	70 53	70 08	69 63	69 16	68 67	68 17	67 66
57	76 43	76 04	75 64	75 23	74 80	74 34	73 89	73 42	72 93	72 42	71 91	71 37	70 82
58	80 25	79 83	79 40	78 96	78 50	78 02	77 53	77 02	76 50	75 96	75 40	74 87	74 25
59	84 39	83 95	83 49	83 01	82 52	82 01	81 48	80 94	80 38	79 80	79 21	78 60	77 97
60	88 72	88 24	87 76	87 26	86 72	86 18	85 62	85 05	84 44	83 82	83 18	82 53	81 84
61	92 75	92 14	91 72	91 18	90 62	90 04	89 43	88 81	88 17	87 51	86 83	86 14	85 42
62	97 67	97 13	96 57	96 00	95 50	94 77	94 13	93 47	92 79	92 08	91 36	90 61	89 84
63	103 00	102 41	101 82	101 20	100 56	99 90	99 21	98 51	97 78	97 03	96 25	95 45	94 63
64	108 80	108 19	107 55	106 90	106 22	105 63	104 78	104 05	103 25	102 45	101 62	100 77	99 90
65	115 08	114 43	113 75	113 05	112 33	111 58	110 81	110 00	109 18	108 24	107 44	106 54	105 60

Twenty Year Endowment Policies payable in Yearly Installments of \$44 each for Twenty Years, and as much longer as the beneficiary shall survive thereafter if the Policy becomes a claim by death of the insured within twenty years from its date, or as much longer as the insured shall survive thereafter if the Policy becomes a claim by maturity of the Endowment.

Yearly Premiums for \$1,000 payable in Installments, or \$708.69 payable in Cash when the Policy becomes a claim.

506 PROVIDENT LIFE AND TRUST CO. OF PHILADELPHIA, PA.

Twenty Year Endowment Policies payable in Yearly Installments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter if the Policy becomes a claim by death of the Insured within twenty years from its date, or as much longer as the Insured shall survive thereafter if the Policy becomes a claim by maturity of the Endowment. Yearly Premiums for \$1,000 payable in installments, or \$706.66 payable in cash when the Policy becomes a claim.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.																														
Age.	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53															
20	44	23	44	10	43	98	43	86	43	74	43	63	43	52	43	42	43	32	43	22	43	14	43	06	42	96	42	91	42	86
21	43	92	43	80	43	67	43	55	43	43	43	32	43	21	43	10	43	00	42	91	42	82	42	74	42	66	42	59	42	53
22	43	63	43	50	43	37	43	25	43	13	43	02	42	91	42	80	42	70	42	61	42	52	42	44	42	36	42	29	42	23
23	43	30	43	17	43	04	42	92	42	80	42	68	42	57	42	46	42	36	42	26	42	17	42	09	42	01	41	94	41	88
24	43	00	42	87	42	74	42	61	42	49	42	37	42	26	42	15	42	05	41	95	41	86	41	78	41	70	41	63	41	56
25	42	67	42	55	42	40	42	28	42	15	42	03	41	92	41	81	41	71	41	61	41	52	41	43	41	35	41	28	41	21
26	42	35	42	22	42	08	41	95	41	83	41	71	41	59	41	48	41	38	41	28	41	19	41	10	41	02	40	95	40	88
27	42	14	41	90	41	76	41	63	41	51	41	38	41	27	41	16	41	05	40	95	40	86	40	77	40	69	40	61	40	54
28	41	74	41	60	41	47	41	33	41	21	41	08	40	96	40	85	40	74	40	64	40	54	40	46	40	37	40	30	40	23
29	41	49	41	35	41	21	41	08	40	95	40	82	40	70	40	58	40	47	40	37	40	27	40	18	40	10	40	02	39	95
30	41	25	41	10	40	96	40	82	40	69	40	56	40	43	40	32	40	21	40	10	40	01	39	91	39	83	39	75	39	68
31	41	02	40	87	40	73	40	59	40	45	40	32	40	20	40	08	39	96	39	86	39	76	39	66	39	58	39	50	39	43
32	40	81	40	66	40	52	40	37	40	23	40	10	39	97	39	85	39	73	39	62	39	52	39	43	39	34	39	26	39	18
33	40	62	40	46	40	31	40	17	40	01	39	89	39	76	39	63	39	51	39	40	39	30	39	20	39	11	39	03	38	95
34	40	46	40	29	40	14	40	00	39	85	39	71	39	57	39	45	39	32	39	21	39	10	39	00	38	91	38	83	38	75
35	40	34	40	17	40	01	39	86	39	71	39	56	39	42	39	29	39	17	39	05	38	94	38	84	38	74	38	66	38	58
36	40	17	40	00	39	84	39	67	39	52	39	37	39	23	39	09	38	96	38	84	38	73	38	63	38	53	38	44	38	36
37	40	07	39	89	39	72	39	56	39	40	39	24	39	09	38	96	38	82	38	70	38	58	38	48	38	38	38	29	38	20
38	40	00	39	82	39	64	39	47	39	30	39	14	38	99	38	84	38	71	38	58	38	46	38	35	38	25	38	15	38	07
39	39	97	39	76	39	59	39	41	39	24	39	07	38	92	38	77	38	62	38	49	38	37	38	25	38	15	38	05	37	96
40	40	43	40	24	40	04	39	86	39	68	39	50	39	32	39	18	39	04	38	90	38	77	38	65	38	54	38	44	38	35
41	40	95	40	75	40	54	40	35	40	16	39	98	39	81	39	65	39	49	39	35	39	21	39	09	38	98	38	87	38	78
42	41	28	41	08	40	85	40	64	40	45	40	26	40	08	39	91	39	75	39	59	39	45	39	32	39	21	39	10	39	00
43	41	65	41	42	41	19	40	98	40	76	40	57	40	38	40	20	40	03	39	88	39	73	39	59	39	47	39	36	39	25
44	42	21	41	97	41	73	41	51	41	29	41	08	40	88	40	69	40	51	40	35	40	19	40	05	39	92	39	80	39	69
45	42	70	42	54	42	19	41	95	41	72	41	50	41	29	41	09	40	90	40	72	40	56	40	41	40	27	40	14	40	03
46	43	39	43	12	42	86	42	60	42	35	42	12	41	90	41	68	41	48	41	30	41	13	40	97	40	82	40	69	40	57
47	44	20	43	91	43	63	43	36	43	10	42	85	42	61	42	38	42	17	41	97	41	79	41	62	41	47	41	32	41	20
48	45	14	44	83	44	53	44	24	43	96	43	69	43	44	43	20	42	97	42	76	42	57	42	42	42	22	42	07	41	93
49	46	21	45	88	45	56	45	25	44	95	44	66	44	39	44	14	43	89	43	67	43	46	43	27	43	09	42	93	42	78
50	47	44	47	09	46	73	46	41	46	09	45	88	45	49	45	22	44	96	44	72	44	50	44	29	44	10	43	93	43	77
51	48	76	48	38	48	01	47	65	47	31	46	88	46	67	46	37	46	09	45	88	45	59	45	37	45	17	44	98	44	82
52	50	23	49	81	49	42	49	04	48	67	48	82	47	98	47	66	47	36	47	08	46	83	46	63	46	37	46	17	45	99
53	51	85	51	40	50	98	50	57	50	17	49	79	49	43	49	09	48	76	48	46	48	18	47	93	47	66	47	48	47	28
54	53	63	53	15	52	69	52	24	51	81	51	40	51	01	50	64	50	30	49	97	49	67	49	39	49	14	48	90	48	69
55	55	65	55	14	54	64	54	16	53	69	53	25	52	83	52	43	52	06	51	70	51	38	51	07	50	80	50	54	50	32
56	57	86	57	30	56	76	56	24	55	74	55	26	54	80	54	37	53	96	53	58	53	25	52	90	52	60	52	33	52	08
57	60	27	59	68	59	10	58	53	57	99	57	47	56	98	56	51	56	07	55	65	55	27	54	92	54	59	54	30	54	03
58	62	91	62	28	61	64	61	03	60	44	59	89	59	35	58	84	58	36	57	92	57	50	57	11	56	76	56	43	56	14
59	65	79	65	09	64	42	63	76	63	13	62	82	61	94	61	89	60	87	60	38	59	93	59	51	59	12	58	77	58	45
60	68	78	68	03	67	30	66	59	66	00	65	24	64	61	64	02	63	45	63	92	62	43	61	97	61	55	61	17	60	88
61	71	37	70	87	69	77	69	01	68	37	67	65	66	87	66	22	65	51	65	04	64	50	64	00	63	54	63	12	62	74
62	74	79	73	90	73	05	72	22	71	41	70	64	69	90	69	23	68	53	67	91	67	32	66	78	66	28	66	82	66	40
63	76	49	77	53	76	61	75	71	74	86	74	01	73	21	72	44	71	72	71	04	70	40	69	61	69	26	68	76	68	30
64	82	59	81	57	80	87	79	60	78	66	77	75	76	88	76	05	75	27	74	56	73	83	73	13	72	58	72	03	71	88
65	87	06	86	98	84	89	83	84	82	82	81	84	80	90	80	00	79	14	78	33	77	57	76	87	76	21	75	61	75	06

Twenty-Year Endowment Policies payable in Yearly Installments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter if the Policy becomes a claim by death of the Insured within twenty years from its date, or as much longer as the Insured shall survive thereafter if the Policy becomes a claim by maturity of the Endowment.
 Yearly Premiums for \$1,000 payable in Installments, or \$706.69 payable in cash when the Policy becomes a claim.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUR OF POLICY.

Age.	54	55	56	57	58	59	60	61	62	63	64	65
20	\$42 79	\$42 73	\$42 69	\$42 65	\$42 61	\$42 58	\$42 55	\$42 52	\$42 50	\$42 49	\$42 47	\$42 46
21	42 47	42 42	42 37	42 33	42 29	42 25	42 23	42 20	42 18	42 17	42 15	42 14
22	42 16	42 11	42 06	42 02	41 98	41 95	41 92	41 89	41 87	41 86	41 84	41 83
23	41 82	41 76	41 71	41 67	41 63	41 60	41 57	41 55	41 52	41 51	41 49	41 48
24	41 50	41 44	41 40	41 36	41 31	41 28	41 25	41 23	41 21	41 19	41 17	41 16
25	41 15	41 10	41 05	41 00	40 96	40 93	40 90	40 88	40 86	40 84	40 82	40 81
26	40 82	40 76	40 72	40 67	40 63	40 59	40 56	40 54	40 52	40 50	40 49	40 47
27	40 48	40 42	40 37	40 33	40 29	40 25	40 22	40 20	40 18	40 16	40 15	40 13
28	40 16	40 11	40 06	40 01	39 97	39 94	39 90	39 88	39 86	39 84	39 83	39 81
29	39 80	39 88	39 78	39 73	39 69	39 66	39 63	39 60	39 57	39 56	39 54	39 53
30	39 61	39 55	39 50	39 46	39 41	39 38	39 35	39 32	39 30	39 28	39 27	39 26
31	39 36	39 30	39 25	39 20	39 16	39 12	39 09	39 06	39 04	39 02	39 01	39 00
32	39 12	39 05	39 00	38 95	38 91	38 87	38 84	38 81	38 79	38 77	38 76	38 75
33	38 88	38 82	38 76	38 72	38 67	38 64	38 60	38 58	38 55	38 53	38 52	38 51
34	38 68	38 62	38 56	38 51	38 47	38 43	38 40	38 37	38 34	38 33	38 31	38 30
35	38 51	38 44	38 39	38 33	38 29	38 25	38 22	38 19	38 16	38 15	38 13	38 12
36	38 29	38 22	38 16	38 11	38 06	38 02	37 99	37 96	37 94	37 92	37 90	37 89
37	38 19	38 06	38 00	37 93	37 90	37 86	37 82	37 79	37 77	37 75	37 73	37 72
38	37 99	37 92	37 86	37 80	37 75	37 71	37 67	37 65	37 62	37 60	37 58	37 57
39	37 89	37 81	37 75	37 69	37 64	37 60	37 56	37 53	37 50	37 48	37 46	37 45
40	38 27	38 19	38 13	38 07	38 02	37 97	37 93	37 90	37 87	37 85	37 83	37 82
41	38 69	38 61	38 54	38 48	38 43	38 39	38 35	38 31	38 29	38 26	38 25	38 23
42	38 91	38 83	38 76	38 69	38 64	38 59	38 55	38 52	38 49	38 47	38 45	38 43
43	39 16	39 07	39 00	38 94	38 88	38 83	38 79	38 75	38 72	38 70	38 68	38 66
44	39 50	39 50	39 43	39 36	39 30	39 25	39 20	39 17	39 14	39 11	39 09	39 07
45	39 98	39 84	39 75	39 68	39 62	39 57	39 52	39 48	39 45	39 42	39 40	39 39
46	40 46	40 36	40 27	40 20	40 13	40 08	40 03	39 99	39 95	39 93	39 90	39 89
47	41 08	40 98	40 89	40 81	40 74	40 68	40 63	40 58	40 55	40 52	40 50	40 48
48	41 81	41 70	41 61	41 52	41 45	41 38	41 33	41 28	41 25	41 22	41 19	41 17
49	42 65	42 54	42 44	42 35	42 27	42 20	42 14	42 09	42 05	42 02	41 99	41 97
50	43 63	43 51	43 40	43 30	43 22	43 15	43 08	43 03	42 99	42 96	42 93	42 91
51	44 07	44 53	44 42	44 31	44 22	44 13	44 06	44 02	43 98	43 94	43 91	43 89
52	45 33	45 39	45 56	45 45	45 35	45 27	45 20	45 14	45 09	45 05	45 02	44 99
53	47 11	46 95	46 82	46 70	46 59	46 50	46 42	46 36	46 31	46 27	46 23	46 21
54	48 51	48 34	48 19	48 06	47 95	47 85	47 77	47 70	47 64	47 60	47 56	47 53
55	50 11	49 93	49 77	49 63	49 51	49 40	49 31	49 24	49 18	49 13	49 09	49 06
56	51 36	51 66	51 59	51 34	51 20	51 09	50 99	50 91	50 84	50 79	50 75	50 71
57	53 79	53 57	53 39	53 22	53 07	52 95	52 84	52 75	52 68	52 62	52 58	52 54
58	55 88	55 65	55 44	55 26	55 10	54 96	54 85	54 75	54 67	54 61	54 56	54 52
59	58 17	57 91	57 68	57 48	57 31	57 16	57 04	56 93	56 84	56 77	56 72	56 67
60	60 51	60 23	59 98	59 76	59 57	59 41	59 27	59 15	59 06	58 98	58 92	58 87
61	62 40	62 09	61 82	61 58	61 37	61 19	61 04	60 91	60 81	60 72	60 66	60 60
62	65 03	64 69	64 39	64 13	63 90	63 70	63 54	63 39	63 28	63 19	63 11	63 05
63	67 39	67 52	67 19	66 90	66 65	66 43	66 25	66 09	65 97	65 86	65 78	65 72
64	71 08	70 68	70 31	70 00	69 72	69 48	69 28	69 11	68 96	68 85	68 76	68 69
65	74 56	74 12	73 72	73 37	73 06	72 80	72 58	72 39	72 23	72 09	72 00	71 93

PROVIDENT SAVINGS LIFE ASSSURANCE SOCIETY, OF N. Y.

Annual premiums for each \$1,000 (participating.)

HOLE LIFE.		LIMITED PREMIUMS LIFE.						ENDOWMENTS.					
Form 505 A.		Form 507 A.						Form 508 A.					
Continued Payments.		10-Payment Life.		15-Payment Life.		20-Payment Life.		10-Year Endowment.		15-Year Endowment.		20-Year Endowment.	
First Year.	Succeeding Years.	First Year.	Succeeding Years.	First Year.	Succeeding Years.	First Year.	Succeeding Years.	First Year.	Succeeding Years.	First Year.	Succeeding Years.	First Year.	Succeeding Years.
6 10	817 65	835 83	838 67	27 53	29 33	23 26	24 78	896 05	103 57	62 44	65 96	44 90	47 28
6 60	18 05	36 45	39 42	28 08	29 89	23 80	25 27	96 10	103 65	62 48	66 05	44 95	47 35
6 88	18 47	37 13	40 18	28 53	30 48	24 04	25 77	96 13	103 74	62 54	66 15	44 14	47 45
7 39	18 91	37 81	41 01	29 11	31 09	24 73	26 30	96 24	103 83	62 65	66 25	44 23	47 57
7 89	19 36	38 63	41 83	29 69	31 73	25 13	26 85	96 34	103 92	62 71	66 35	44 34	47 68
8 39	19 84	39 40	42 68	30 39	32 39	25 66	27 42	96 44	104 01	62 79	66 46	44 45	47 82
8 89	20 41	40 19	43 57	30 98	33 07	26 23	28 00	96 50	104 11	62 99	66 58	44 56	47 95
9 39	20 93	41 09	44 51	31 69	33 78	26 80	28 61	96 54	104 22	63 08	66 72	44 78	48 10
9 89	21 50	41 91	45 46	32 30	34 50	27 36	29 36	96 75	104 33	63 19	66 85	44 88	48 26
10 39	22 09	42 75	46 43	32 91	35 26	27 94	30 02	96 91	104 45	63 29	67 00	44 08	48 43
11 09	22 72	43 66	47 44	33 76	36 14	28 46	30 70	96 96	104 58	63 59	67 15	44 19	48 61
11 80	23 37	44 60	48 49	34 51	36 94	29 25	31 41	97 01	104 76	63 66	67 33	44 29	48 82
12 19	24 07	45 69	49 58	35 25	37 79	29 99	32 16	97 21	104 93	63 75	67 52	44 43	49 06
13 18	24 80	46 66	50 69	36 14	38 66	30 74	32 93	97 29	105 13	63 79	67 73	44 58	49 30
13 85	25 58	47 76	51 85	36 89	39 57	31 48	33 74	97 59	105 32	64 11	67 94	44 95	49 57
14 53	26 51	48 81	53 04	37 79	40 52	32 08	34 57	97 68	105 52	64 29	68 17	44 77	49 86
15 56	27 37	49 88	54 28	38 78	41 50	32 96	35 46	97 70	105 72	64 41	68 42	44 77	49 50
16 39	28 30	51 16	55 57	39 65	42 53	33 84	36 38	98 01	105 93	64 65	68 68	44 77	49 50
17 24	29 28	52 34	56 90	40 68	43 60	34 74	37 35	98 15	106 16	64 93	68 98	44 88	49 58
18 40	30 32	53 59	58 29	41 66	44 72	35 60	38 37	98 36	106 41	65 25	69 30	44 88	49 58
19 35	31 55	55 00	59 75	42 65	45 89	36 43	39 45	98 66	106 69	65 58	69 67	44 99	49 58
20 30	32 71	56 28	61 26	43 88	47 13	37 61	40 59	98 91	107 06	65 94	70 12	44 99	49 58
21 60	33 97	57 76	62 84	45 13	48 44	38 65	41 79	99 15	107 49	66 29	70 63	44 99	49 58
22 94	35 30	59 24	64 56	46 33	49 80	40 03	43 08	99 46	107 88	66 81	71 18	44 99	49 58
24 34	36 71	60 90	66 33	47 59	51 24	41 04	44 41	100 03	108 38	67 40	71 51	44 99	49 58
25 58	38 22	62 55	68 18	49 14	52 74	42 53	45 88	100 45	108 93	67 95	72 46	44 99	49 58
27 25	39 82	64 26	70 14	50 60	54 34	43 86	47 31	100 89	109 58	68 73	73 23	44 99	49 58
28 75	41 53	66 18	72 19	52 19	56 05	44 87	48 87	101 58	110 27	69 81	74 05	44 99	49 58
30 43	43 36	67 93	74 28	53 68	57 84	46 85	50 50	102 21	111 02	70 17	74 95	44 99	49 58
32 20	45 31	69 96	76 46	55 38	59 71	48 53	52 23	102 98	111 83	71 05	75 92	44 99	49 58
34 14	47 57	71 94	78 71	57 19	61 67	50 11	54 26	103 65	112 70	71 95	76 98	44 99	49 58
36 00	49 78	74 06	81 04	58 95	63 76	51 86	56 19	104 55	113 78	72 94	78 22	44 99	49 58
38 35	52 14	76 20	83 60	61 03	65 97	53 83	58 23	105 43	114 94	74 04	79 56	44 99	49 58
40 45	54 68	78 50	86 25	62 94	68 27	55 81	60 63	106 40	116 19	75 28	81 03	44 99	49 58
42 35	57 37	80 81	89 00	65 08	70 76	57 96	62 93	107 54	117 52	76 64	82 59	44 99	49 58
45 38	60 24	83 41	92 03	67 39	73 44	60 16	65 63	108 76	118 96	78 20	84 30	44 99	49 58
48 10	63 32	86 89	95 25	69 73	76 27	62 70	68 25	110 14	120 72	79 75	86 06	44 99	49 58
51 08	66 60	89 56	98 46	72 26	79 27	65 20	71 32	111 39	122 63	81 46	88 03	44 99	49 58
53 94	70 12	91 40	101 83	74 90	82 48	67 94	74 44	112 96	124 68	83 46	90 17	44 99	49 58
57 35	73 88	94 39	105 35	77 73	85 70	70 94	77 90	114 73	126 90	85 55	92 78	44 99	49 58
60 70	77 90	97 58	109 04	80 89	89 46	74 03	81 60	116 68	129 31	87 91	95 76	44 99	49 58
74 43	82 20	100 78	112 91	.....	.....	.....	.....	118 73	131 80	.....	.....	.....	.....
78 38	86 31	104 90	116 98	.....	.....	.....	.....	121 03	134 48	.....	.....	.....	.....
82 56	91 75	107 98	121 25	.....	.....	.....	.....	123 56	137 41	.....	.....	.....	.....
87 05	97 05	111 89	125 75	.....	.....	.....	.....	126 25	140 69	.....	.....	.....	.....
91 81	102 78	115 89	130 49	.....	.....	.....	.....	129 21	144 04	.....	.....	.....	.....

Semi-annual Premiums 52 per cent of above Annual Premiums.
Quarterly " 26½ per cent " " " "

ANNUAL PREMIUMS FOR EACH \$1,000 (PARTICIPATING).

In the event of death during the premium paying term the stipulated Cash Surrender Value of these policies will be paid in ADDITION to the Principal Sum Assured, representing a return of from 30 to 75 per cent of the total premiums paid, which is guaranteed—not estimated.

Age.	Whole Life (509 A)						Endowment Assurance Bonds (510 A)							
	10 Payments.		15 Payments.		20 Payments.		10 Years.		15 Years.		20 Years.		25 Years.	
	First Year.	Succeeding 9 Years.	First Year.	Succeeding 14 Years.	First Year.	Succeeding 19 Years.	First Year.	Succeeding 9 Years.	First Year.	Succeeding 14 Years.	First Year.	Succeeding 19 Years.	First Year.	Succeeding 24 Years.
20	40 12	43 38	30 83	33 14	26 05	28 47	107 58	113 65	69 93	72 02	50 29	52 81	38 64	41 97
21	40 82	44 06	31 44	33 43	26 66	28 91	107 63	113 73	69 97	72 10	50 34	52 92	38 78	42 06
22	41 58	44 75	31 95	34 18	26 92	29 38	107 68	113 81	70 04	72 22	50 55	53 05	39 06	42 24
23	42 35	45 50	32 61	34 74	27 69	29 85	107 79	113 91	70 17	72 33	50 65	53 16	39 14	42 39
24	43 26	46 24	33 25	35 30	28 14	30 36	107 90	114 00	70 24	72 43	50 78	53 23	39 42	42 50
25	44 13	47 04	34 03	35 91	28 74	30 92	108 01	114 10	70 32	72 56	50 92	53 48	39 51	42 76
26	45 01	47 85	34 69	36 53	29 37	31 46	108 08	114 20	70 55	72 70	51 09	53 65	39 59	42 99
27	45 95	48 79	35 49	37 19	30 02	32 04	108 18	114 33	70 64	72 85	51 21	53 84	39 72	43 24
28	46 94	49 60	36 18	37 89	30 65	32 67	108 36	114 46	70 77	73 01	51 32	54 07	40 03	43 53
29	47 88	50 53	36 86	38 59	31 29	33 30	108 54	114 60	70 88	73 19	51 60	54 29	40 12	43 84
30	48 90	51 51	37 81	39 34	32 10	33 98	108 60	114 77	71 15	73 39	51 73	54 54	40 45	44 21
31	49 95	52 51	38 65	40 14	32 76	34 70	108 65	114 93	71 30	73 61	51 84	54 83	40 75	44 60
32	51 17	53 57	39 48	40 96	33 59	35 45	108 88	115 11	71 40	73 84	52 00	55 16	41 05	45 06
33	52 26	54 61	40 47	41 94	34 43	36 26	108 96	115 32	71 44	74 21	52 44	55 52	41 38	45 56
34	53 49	55 82	41 31	42 75	35 25	37 12	109 39	115 54	71 81	74 41	52 58	56 92	41 68	46 13
35	54 87	57 05	42 32	43 72	35 92	38 03	109 40	115 80	72 00	74 74	52 89	56 38	42 00	46 75
36	55 86	58 30	43 43	44 74	36 92	39 01	109 42	116 07	72 14	75 11	53 19	56 88	42 32	47 45
37	57 30	59 64	44 41	45 82	37 90	40 06	109 77	116 38	72 41	75 53	53 47	57 46	42 80	48 23
38	58 62	61 03	45 56	46 97	38 91	41 16	109 93	116 72	72 72	76 00	53 91	58 09	43 46	49 09
39	60 62	62 48	46 66	48 19	39 87	42 34	110 17	117 10	73 08	76 54	54 35	58 79	43 93	50 04
40	61 60	64 01	47 77	49 47	41 02	43 69	110 50	117 53	73 44	77 13	54 95	59 58	44 38	51 08
41	63 03	65 61	49 14	50 85	42 13	44 96	110 78	118 02	73 85	77 80	55 19	60 46	45 19	52 16
42	64 69	67 32	50 54	52 31	43 29	46 41	111 05	118 57	74 34	78 55	55 96	61 43	46 85	53 34
43	66 85	69 12	51 89	53 88	44 83	47 97	111 40	119 20	74 83	79 40	56 64	62 51	48 72	54 43
44	68 21	71 02	53 30	55 54	45 96	49 65	112 03	119 92	75 49	80 34	57 37	63 71	47 54	55 04
45	70 06	73 03	55 03	57 32	47 63	51 45	112 50	120 73	76 10	81 39	58 17	65 03	48 72	57 59
46	71 97	75 14	56 67	59 21	49 13	53 39	112 99	121 61	76 75	82 56	59 14	66 51	49 85	59 27
47	74 12	77 46	58 45	61 26	50 78	55 48	113 76	122 63	77 63	83 87	60 23	68 12	51 02	61 08
48	76 06	79 78	60 12	63 44	52 47	57 72	114 48	123 78	78 41	85 32	61 24	69 90	52 38	63 04
49	78 36	82 39	62 02	65 78	54 35	60 13	115 28	125 05	79 58	86 94	62 43	71 86	53 75	65 35
50	80 57	85 06	64 05	68 28	56 13	62 71	116 09	126 48	80 59	88 72	63 81	74 60	55 37	67 39
51	82 95	87 93	66 02	70 26	58 09	65 48	117 10	128 15	81 99	90 68	65 24	76 35	57 15	69 77
52	85 34	90 83	68 35	73 12	60 28	68 44	118 08	129 79	83 92	92 13	66 64	78 68	58 44	72 30
53	87 92	94 04	70 49	76 91	62 51	71 62	119 17	131 72	84 31	95 22	68 47	81 65	61 07	74 97
54	90 51	97 39	72 88	80 20	64 92	74 99	120 44	133 83	85 83	97 83	70 38	84 63	63 13	77 30
55	93 42	101 06	75 47	83 73	67 38	78 60	121 81	135 23	87 38	100 70	72 21	87 84	65 58	80 79
56	96 19	104 89	78 09	87 52	70 22	82 43	123 35	138 81	89 33	103 82	74 44	91 29	.....	83 93
57	99 19	108 96	80 93	91 57	73 02	86 51	124 75	141 67	91 24	107 23	76 85	95 60	.....	87 27
58	102 37	113 34	83 89	95 78	76 09	90 89	126 52	144 62	93 49	110 82	79 62	98 96	.....	90 78
59	105 71	118 02	87 05	100 52	79 45	95 46	128 49	148 30	95 82	114 96	82 28	103 21	.....	94 45
60	108 23	122 99	90 50	105 46	82 91	100 36	130 62	152 11	98 46	119 30	86 14	107 76	.....	98 28
61	112 87	128 30	.....	.....	.....	.....	132 97	156 27	.....	.....	.....	.....	.....	.....
62	116 82	132 98	.....	.....	.....	.....	135 55	160 83	.....	.....	.....	.....	.....	.....
63	120 93	140 08	.....	.....	.....	.....	138 39	165 82	.....	.....	.....	.....	.....	.....
64	125 31	146 52	.....	.....	.....	.....	141 43	171 22	.....	.....	.....	.....	.....	.....
65	129 79	153 41	.....	.....	.....	.....	144 72	177 05	.....	.....	.....	.....	.....	.....

- **Semi-Annual Premiums** 52 per cent of above Annual Premiums.
Quarterly " 26½ " " " "

PREMIUMS FOR EACH \$1,000 ASSURANCE.

Rates of Premium Under Combined Term and Renewal Option Policy.		RATES OF PREMIUM FOR RENEWAL.							
		Actual Age.	LIFE.				ENDOWMENT.		
			Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	CONTINUOUS ANNUAL PREMIUMS.		
Actual Age.	Annual Premium.	Actual Age.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.
20	\$14 38	25	\$17 48	\$38 40	\$29 50	\$25 87	\$96 86	62 13	\$44 84
21	14 50	26	17 92	39 11	30 05	26 85	97 07	62 29	44 99
22	14 65	27	18 39	39 86	30 63	26 86	97 29	62 46	45 15
23	14 83	28	18 88	40 68	31 24	26 89	97 51	62 63	45 31
24	15 03	29	19 43	41 53	31 97	27 54	97 74	62 81	45 48
25	15 19	30	20 02	42 50	32 69	28 19	97 97	63 00	45 67
26	15 41	31	20 64	43 46	33 41	28 85	98 20	63 20	45 86
27	15 62	32	21 30	44 40	34 18	29 49	98 44	63 40	46 07
28	15 86	33	21 95	45 39	34 93	30 15	98 69	63 62	46 29
29	16 11	34	22 69	46 53	35 76	30 94	98 94	63 84	46 53
30	16 38	35	23 45	47 72	36 70	31 72	99 22	64 08	46 79
31	16 67	36	24 29	48 91	37 66	32 59	99 50	64 38	47 15
32	16 96	37	25 16	50 04	38 60	33 46	99 78	64 61	47 54
33	17 26	38	26 03	51 21	39 59	34 25	100 08	64 89	47 95
34	17 58	39	26 96	52 63	40 62	35 24	100 40	65 22	48 40
35	17 92	40	27 94	54 06	41 74	36 26	100 78	65 60	48 88
36	18 26	41	28 99	55 50	42 87	37 35	101 25	66 04	49 41
37	18 63	42	30 11	56 89	44 10	38 40	101 80	66 56	49 99
38	19 02	43	31 34	58 34	45 34	39 51	102 38	67 12	50 63
39	19 45	44	32 64	60 01	46 64	40 78	103 00	67 74	51 33
40	19 97	45	34 04	61 80	48 04	42 15	103 64	68 39	52 10
41	20 53	46	35 58	63 61	49 53	43 57	104 52	69 12	52 95
42	21 21	47	37 17	65 35	51 09	44 98	105 44	69 91	53 88
43	22 01	48	38 82	67 22	52 74	46 47	106 43	70 77	54 91
44	22 95	49	40 58	69 15	54 36	48 16	107 48	71 72	56 04
45	24 01	50	42 46	71 36	56 23	49 94	108 58	72 76	57 29
46	25 26	51	44 46	73 59	58 15	51 85	109 70	73 90	58 68
47	26 62	52	46 60	75 85	60 17	53 87	110 82	75 14	60 19
48	28 09	53	48 89	78 21	62 29	56 03	112 00	76 50	61 86
49	29 70	54	51 42	80 66	64 44	58 23	113 27	78 00	63 71
50	31 43	55	54 25	83 40	66 94	60 75	114 56	79 65	65 74
51	31 34	56	57 15	86 19	69 58	63 49	116 08	81 59	67 96
52	35 37	57	60 14	89 00	72 26	66 21	117 92	83 73	70 42
53	37 52	58	63 34	91 84	75 10	69 23	119 93	86 06	73 10
54	40 07	59	66 76	95 03	78 03	72 36	122 20	88 63	76 06
55	42 61	60	70 42	98 47	81 39	76 02	124 66	91 44	79 29
56	45 56	61	74 34	102 00	84 96	79 88	127 15	94 54	.....
57	48 78	62	78 54	105 52	88 57	83 82	129 68	97 95	.....
58	52 43	63	83 04	109 24	92 45	88 08	132 56	101 68	.....
59	56 12	64	87 86	113 29	96 81	92 88	135 73	105 79	.....
60	60 52	65	93 76	118 24	101 68	98 20	139 22	110 28	.....

For Semi-annual Premiums, multiply by 1.04 and divide by 2.
For Quarterly Premiums, multiply by 1.06 and divide by 4.

PREMIUMS FOR EACH \$1,000 INSURANCE.

(Nonparticipating.)

*Table "B" rates are used only in cases of applicants engaged in occupations under which, owing to exposure or other special condition, there is a less favorable mortality.

Largest Amount of Insurance it will write on a Single Life, \$10,000.
Premium for each \$1,000 Insurance (Participating).

Age at Issue.	LIFE.					ENDOWMENT, Continuous Annual Prem'ns.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.
21	83 80	83 80	83 80	83 80	239 30	105 40	66 90	48 20
22	19 20	41 20	81 80	26 60	805 00	105 50	67 00	48 30
23	19 60	41 90	81 90	27 10	810 70	105 70	67 10	48 40
24	20 00	42 70	82 50	27 60	816 70	105 80	67 20	48 60
25	20 50	43 50	83 10	28 10	822 90	105 90	67 40	48 70
26	21 00	44 30	83 80	28 60	829 30	106 00	67 50	48 90
27	21 50	45 20	84 40	29 20	836 00	106 10	67 60	49 00
28	22 10	46 10	85 10	29 80	842 80	106 30	67 80	49 20
29	22 70	47 00	85 90	30 50	849 90	106 40	68 00	49 40
30	23 30	48 00	86 60	31 10	857 20	106 60	68 20	49 60
31	24 00	49 10	87 40	31 80	864 70	106 80	68 30	49 80
32	24 70	50 10	88 30	32 60	872 50	107 00	68 60	50 10
33	25 50	51 20	89 10	33 30	880 50	107 20	68 80	50 30
34	26 30	52 40	90 00	34 10	888 80	107 40	69 00	50 60
35	27 10	53 60	91 00	35 00	897 40	107 60	69 30	50 90
36	28 00	54 80	92 00	35 80	906 20	107 80	69 60	51 30
37	28 00	56 20	93 00	36 80	915 30	108 10	69 90	51 70
38	29 00	57 50	94 10	37 70	924 80	108 40	70 20	52 10
39	31 10	59 00	95 30	38 80	934 50	108 70	70 60	52 50
40	32 20	60 40	96 50	39 80	944 60	109 10	71 00	53 00
41	33 40	62 00	97 70	41 00	955 00	109 40	71 50	53 60
42	34 70	63 60	99 00	42 20	966 00	109 80	72 00	54 20
43	36 10	65 30	99 40	43 50	976 80	110 30	72 50	54 80
44	37 50	67 10	91 90	44 80	988 20	110 80	73 10	55 60
45	39 10	69 00	93 40	46 20	990 00	111 30	73 80	56 40
46	40 70	70 90	95 10	47 80	992 00	112 00	74 60	57 30
47	42 50	72 90	96 80	49 40	994 20	112 60	75 40	58 30
48	44 40	75 10	98 90	51 10	996 70	113 40	76 30	59 40
49	46 40	77 30	99 50	52 90	999 40	114 20	77 30	60 70
50	48 50	79 60	92 50	54 80	991 20	115 10	78 40	62 00
51	50 80	82 10	94 60	56 90	975 80	116 10	79 70	63 50
52	53 30	84 80	96 90	59 10	988 50	117 20	81 00	65 20
53	55 90	87 30	99 20	61 40	992 00	118 40	82 50	67 00
54	58 70	90 10	91 80	63 90	995 50	119 80	84 10	68 90
55	61 60	93 00	94 40	66 60	999 20	121 20	85 90	71 10
56	64 80	96 10	97 30	69 50	993 00	122 80	87 90	73 50
57	68 20	99 80	99 30	72 60	997 00	124 60	90 10	76 10
58	71 80	102 70	93 50	75 80	991 00	126 50	92 50	78 90
59	75 70	106 80	96 90	79 40	985 20	128 70	95 10	82 10
60	79 90	110 10	99 60	83 20	979 30	131 00	98 00	85 50

To find the semi-annual rate add 4 per cent and divide by 2; for quarterly rate add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life,
\$20,000. Premiums for each \$1,000 Insurance
(Participating).

Largest Amount of Insurance it will write on a Single Life, \$20,000.
Premiums for each \$1,000 Insurance (Nonparticipating).

Age at Issue.	LIFE.				ENDOWMENT. Continuous Annual Premiums.
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	20 Years.
21	\$14 02	\$8 84	\$25 66	\$21 03	\$42 04
22	14 88	88 52	26 16	21 46	42 09
23	14 76	87 24	26 69	21 88	42 13
24	15 16	88 00	27 23	22 30	42 18
25	15 58	88 77	27 80	22 76	42 24
26	16 03	89 57	28 39	23 26	42 30
27	16 49	40 40	29 00	23 76	42 36
28	16 97	41 25	29 61	24 29	42 43
29	17 48	42 14	30 26	24 83	42 52
30	18 01	43 06	30 94	25 40	42 61
31	18 58	44 01	31 63	25 99	42 71
32	19 18	44 98	32 35	26 60	42 82
33	19 81	46 00	33 10	27 24	42 94
34	20 47	47 05	33 88	27 90	43 08
35	21 16	48 13	34 69	28 61	43 23
36	21 90	49 25	35 54	29 38	43 39
37	22 68	50 42	36 41	30 10	43 58
38	23 50	51 63	37 33	30 90	43 80
39	24 39	52 90	38 29	31 74	44 03
40	25 33	54 21	39 30	32 64	44 30
41	26 32	55 59	40 36	33 58	44 61
42	27 38	57 03	41 48	34 56	44 95
43	28 51	58 53	42 65	35 62	45 33
44	29 72	60 09	43 87	36 74	45 76
45	30 98	61 71	45 16	37 91	46 25
46	32 39	63 38	46 49	39 14	46 78
47	33 75	65 16	47 88	40 46	47 39
48	35 26	66 88	49 32	41 78	48 08
49	36 86	68 72	50 83	43 20	48 84
50	38 54	70 62	52 41	44 71	49 69
51	40 32	72 57	54 05	46 30	50 63
52	42 29	74 61	55 77	47 98	51 68
53	44 24	76 70	57 59	49 76	52 84
54	46 38	78 90	59 49	51 65	54 13
55	48 65	81 14	61 50	53 66	55 55
56	51 06	83 50	63 61	55 79	.....
57	53 63	85 95	65 85	58 08
58	56 36	88 61	68 22	60 51
59	59 29	91 19	70 74	63 13
60	62 39	93 99	73 42	65 92

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Largest Amount of Insurance it will write on a Single Life, \$10,000

() Premiums for each \$1,000 Insurance (Participating)

Periods From									
Age	Life	10	20	30	40	50	60	70	80
18	11	100	100	100	100	100	100	100	100
19	12	100	100	100	100	100	100	100	100
20	13	100	100	100	100	100	100	100	100
21	14	100	100	100	100	100	100	100	100
22	15	100	100	100	100	100	100	100	100
23	16	100	100	100	100	100	100	100	100
24	17	100	100	100	100	100	100	100	100
25	18	100	100	100	100	100	100	100	100
26	19	100	100	100	100	100	100	100	100
27	20	100	100	100	100	100	100	100	100
28	21	100	100	100	100	100	100	100	100
29	22	100	100	100	100	100	100	100	100
30	23	100	100	100	100	100	100	100	100
31	24	100	100	100	100	100	100	100	100
32	25	100	100	100	100	100	100	100	100
33	26	100	100	100	100	100	100	100	100
34	27	100	100	100	100	100	100	100	100
35	28	100	100	100	100	100	100	100	100
36	29	100	100	100	100	100	100	100	100
37	30	100	100	100	100	100	100	100	100
38	31	100	100	100	100	100	100	100	100
39	32	100	100	100	100	100	100	100	100
40	33	100	100	100	100	100	100	100	100
41	34	100	100	100	100	100	100	100	100
42	35	100	100	100	100	100	100	100	100
43	36	100	100	100	100	100	100	100	100
44	37	100	100	100	100	100	100	100	100
45	38	100	100	100	100	100	100	100	100
46	39	100	100	100	100	100	100	100	100
47	40	100	100	100	100	100	100	100	100
48	41	100	100	100	100	100	100	100	100
49	42	100	100	100	100	100	100	100	100
50	43	100	100	100	100	100	100	100	100
51	44	100	100	100	100	100	100	100	100
52	45	100	100	100	100	100	100	100	100
53	46	100	100	100	100	100	100	100	100
54	47	100	100	100	100	100	100	100	100
55	48	100	100	100	100	100	100	100	100
56	49	100	100	100	100	100	100	100	100
57	50	100	100	100	100	100	100	100	100
58	51	100	100	100	100	100	100	100	100
59	52	100	100	100	100	100	100	100	100
60	53	100	100	100	100	100	100	100	100
61	54	100	100	100	100	100	100	100	100
62	55	100	100	100	100	100	100	100	100
63	56	100	100	100	100	100	100	100	100
64	57	100	100	100	100	100	100	100	100
65	58	100	100	100	100	100	100	100	100
66	59	100	100	100	100	100	100	100	100
67	60	100	100	100	100	100	100	100	100
68	61	100	100	100	100	100	100	100	100
69	62	100	100	100	100	100	100	100	100
70	63	100	100	100	100	100	100	100	100

Paid up insurance after three years and cash surrender value after five years on 3 per cent reserve basis.
 For semi-annual premiums, add 4 per cent and divide by 2.
 For quarterly premiums, add 6 per cent and divide by 4.

Renewable without medical re-examination.
 Participating and Non-participating.

Largest Amount of Insurance it will write on a Single Life, \$30,000.

Premiums for each \$1,000 Insurance (Participating).

For semi-annual rates, add 2 per cent and divide by 2.

For quarterly rates, add 3 per cent and divide by 4, adding to the result in either case to make it exactly divisible by 5.

Largest Amount of Insurance it will write on a Single Life, \$25,000.
 Premiums for each \$1,000 Insurance (Nonparticipating.)

Age at Issue of Policy.	LIFE.					ENDOWMENT CONTINUOUS ANNUAL PREMIUMS.						
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premium.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
20	\$15 37	\$37 31	\$27 54	\$22 79	\$306 94	\$93 64	\$59 34	\$42 79	\$33 19	\$27 08	\$22 79	\$19 85
21	15 70	37 90	27 98	23 17	311 11	93 67	59 37	42 83	33 24	27 16	22 88	19 97
22	16 05	38 51	28 44	23 54	316 04	93 70	59 42	42 89	33 31	27 24	22 99	20 12
23	16 43	39 14	28 91	23 94	321 18	93 73	59 46	42 94	33 38	27 32	23 11	20 26
24	16 82	39 80	29 39	24 35	326 42	93 77	59 50	43 00	33 44	27 42	23 23	20 43
25	17 21	40 47	29 90	24 78	331 88	93 80	59 55	43 05	33 53	27 52	23 36	20 61
26	17 65	41 18	30 43	25 22	337 56	93 84	59 60	43 12	33 61	27 64	23 52	20 81
27	18 10	41 91	30 98	25 68	343 43	93 89	59 66	43 20	33 71	27 76	23 69	21 03
28	18 57	42 66	31 55	26 17	349 50	93 94	59 72	43 27	33 82	27 91	23 88	21 28
29	19 07	43 45	32 14	26 66	355 79	93 99	59 79	43 36	33 93	28 07	24 09	21 55
30	19 60	44 26	32 75	27 18	362 30	94 05	59 86	43 45	34 07	28 24	24 32	21 85
31	20 16	45 10	33 39	27 73	369 08	94 10	59 94	43 57	34 21	28 44	24 57	22 19
32	20 74	45 99	34 04	28 29	375 99	94 18	60 03	43 69	34 37	28 65	24 86	22 55
33	21 35	46 89	34 73	28 87	383 19	94 24	60 12	43 81	34 54	28 90	25 18	22 95
34	22 00	47 83	35 45	29 49	390 64	94 33	60 23	43 97	34 74	29 16	25 54	23 40
35	22 70	48 81	36 19	30 14	398 34	94 42	60 35	44 13	34 97	29 47	25 93	23 88
36	23 43	49 81	36 96	30 81	406 30	94 51	60 48	44 31	35 22	29 79	26 35	24 42
37	24 19	50 87	37 77	31 50	414 52	94 62	60 64	44 52	35 50	30 17	26 84	25 00
38	25 01	51 96	38 61	32 24	423 00	94 74	60 80	44 75	35 81	30 59	27 36	25 64
39	25 88	53 08	39 47	33 01	431 75	94 87	60 99	45 00	36 16	31 05	27 94	26 33
40	26 79	54 26	40 39	33 83	440 78	95 02	61 19	45 30	36 55	31 56	28 59	27 09
41	27 77	55 47	41 35	34 67	450 09	95 19	61 43	45 62	37 00	32 13	29 30	.....
42	28 80	56 73	42 34	35 57	459 69	95 38	61 70	45 99	37 48	32 77	30 07	.....
43	29 90	58 05	43 38	36 52	469 57	95 59	62 00	46 40	38 03	33 48	30 93	.....
44	31 08	59 42	44 48	37 52	479 75	95 84	62 35	46 87	38 65	34 26	31 86	.....
45	32 32	60 84	45 62	38 58	490 20	96 11	62 73	47 39	39 33	35 12	32 89	.....
46	33 64	62 33	46 88	39 69	500 95	96 43	63 17	47 97	40 09	36 08	.....	.....
47	35 05	63 86	48 09	40 88	511 98	96 79	63 67	48 63	40 95	37 14	.....	.....
48	36 56	65 48	49 43	42 14	523 28	97 19	64 22	49 37	41 89	38 29	.....	.....
49	38 17	67 14	50 83	43 48	534 88	97 65	64 84	50 19	42 95	39 57	.....	.....
50	39 89	68 89	52 31	44 90	546 63	98 17	65 54	51 11	44 10	40 98	.....	.....
51	41 71	70 71	53 86	46 42	558 65	98 75	66 32	52 13	45 39	.....	.....	.....
52	43 65	72 59	55 51	48 04	570 87	99 39	67 18	53 25	46 80	.....	.....	.....
53	45 73	74 57	57 24	49 75	583 27	100 10	68 15	54 51	48 85	.....	.....	.....
54	47 95	76 62	59 06	51 60	596 87	100 91	69 22	55 89	50 05	.....	.....	.....
55	50 31	78 76	61 00	53 57	608 61	101 79	70 40	57 43	51 91	.....	.....	.....
56	52 83	81 01	63 07	55 69	621 49	102 78	71 73	59 13	.....	.....	.....	.....
57	55 53	83 35	65 26	57 96	634 49	103 88	73 20	61 00	.....	.....	.....	.....
58	58 40	85 89	67 59	60 39	647 57	105 10	74 83	63 05	.....	.....	.....	.....
59	61 49	88 39	70 08	63 01	660 73	106 46	76 64	65 32	.....	.....	.....	.....
60	64 79	91 11	72 74	66 18	673 94	107 97	78 64	67 82	.....	.....	.....	.....
61	68 31	93 98	75 60	69 50	687 18	109 65	.....	.....	.....	.....	.....	.....
62	72 08	97 01	78 65	73 14	700 42	111 52	.....	.....	.....	.....	.....	.....
63	76 13	100 21	81 94	77 08	713 62	113 58	.....	.....	.....	.....	.....	.....
64	80 46	103 63	85 46	81 34	726 78	115 88	.....	.....	.....	.....	.....	.....
65	85 10	107 25	89 26	85 96	739 86	118 42	.....	.....	.....	.....	.....	.....

For semi-annual rates take 52 per cent of annual.
 For quarterly rates take .265 per cent of annual.

INCREASING LIFE POLICY.—\$1,000.

The following table of premiums will go into effect March 1, 1901, and the premiums heretofore used are hereby on that date superseded.

The options and policy values, for the present, and until further notice, will remain unchanged.

Age Nearest Birthday.	Annual Premium.	10 Premium.	15 Premium.	20 Premium.
25	\$21 75	\$51 07	\$38 38	\$31 78
26	22 28	51 88	39 06	32 38
27	22 82	52 79	39 76	32 99
28	23 89	53 74	40 48	33 63
29	24 01	54 68	41 23	34 28
30	24 63	55 68	41 98	34 96
31	25 32	56 72	42 76	35 65
32	26 01	57 80	43 58	36 37
33	26 81	58 87	44 41	37 16
34	27 61	60 06	45 26	37 96
35	28 38	61 25	46 21	38 80
36	29 29	62 43	47 19	39 65
37	30 30	63 74	48 17	40 52
38	31 29	65 05	49 26	41 42
39	32 39	66 39	50 39	42 34
40	33 46	67 78	51 51	43 32
41	34 63	69 29	52 64	44 38
42	35 88	70 81	53 86	45 51
43	37 21	72 42	55 18	46 76
44	38 54	74 08	56 61	47 96
45	40 01	75 83	58 00	49 25
46	41 59	77 63	59 61	50 77
47	43 35	79 49	61 19	52 27
48	45 16	81 54	62 88	53 86
49	47 08	83 56	64 64	55 63
50	49 06	85 62	66 49	57 31
51	51 20	87 94	68 45	59 28
52	53 51	90 22	70 59	61 33
53	55 90	92 70	72 70	63 49
54	58 70	95 24	75 16	65 83
55	61 60	97 89	77 56	68 21
56	64 80	100 70	80 27	70 79
57	68 20	103 62	83 05	73 57
58	71 80	106 74	86 08	76 40
59	75 70	110 04	89 23	79 62
60	79 90	113 54	92 70	83 20

OPTION OF LIFE ANNUITY FOR EACH \$1,000.

Granted to the Insured at maturity of Endowments; and to the Beneficiary named in any policy to whom has been given the right to exercise such option by the contract.

The first payment of the Life Annuity to be made at the time the option takes effect, and is found in the table below at the attained age of the Insured or Beneficiary at the maturity of the policy. In this case use the age attained last birthday.

Age Attained.	Males.	Females.	Age Attained.	Males.	Females.	Age Attained.	Males.	Females.
5	43 38	42 25	35	85 87	61 75	65	105 98	89 24
6	43 58	42 41	36	55 51	52 26	66	109 51	98 54
7	43 82	42 59	37	56 22	52 78	67	113 15	101 87
8	44 08	42 79	38	56 95	53 87	68	116 78	105 45
9	44 35	42 99	39	57 73	53 97	69	120 54	109 06
10	44 65	43 22	40	58 54	54 62	70	124 24	112 79
11	44 96	43 48	41	59 39	55 31	71	128 02	116 67
12	45 27	43 69	42	60 31	56 01	72	131 70	120 54
13	45 60	43 95	43	61 26	56 80	73	135 60	124 53
14	45 96	44 20	44	62 28	57 61	74	139 97	128 49
15	46 33	44 48	45	63 36	58 50	75	143 16	132 36
16	46 70	44 77	46	64 49	59 48	76	147 13	136 13
17	47 09	45 06	47	65 66	60 42	77	150 97	139 93
18	47 47	45 38	48	66 95	61 48	78	154 97	143 55
19	47 85	45 60	49	68 30	62 61	79	158 70	147 17
20	48 26	45 86	50	69 70	63 82	80	162 38	150 97
21	48 52	46 16	51	71 21	65 13	81	166 22	154 97
22	48 82	46 47	52	72 83	66 48	82	170 26	159 18
23	49 14	46 78	53	74 54	67 94	83	174 49	163 64
24	49 46	47 11	54	76 32	69 51	84	178 94	168 35
25	49 83	47 45	55	78 25	71 16	85	183 62	173 34
26	50 24	47 82	56	80 28	72 38			
27	50 65	48 19	57	82 48	74 85			
28	51 09	48 59	58	84 80	76 88			
29	51 54	49 00	59	87 24	79 01			
30	52 03	49 41	60	89 37	81 33			
31	52 55	49 86	61	92 64	83 79			
32	53 08	50 31	62	95 67	86 40			
33	53 64	50 77	63	98 31	89 19			
34	54 25	51 24	64	102 37	92 15			

Largest Amount of Insurance it will write on a Single Life, \$25,000. Premiums for each \$1,000 Insurance (Participating).

Age at Issue.	LIFE.					ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS.					
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
21	\$18 18	\$89 68	\$90 07	\$25 44	\$304 80	\$108 50	\$65 57	\$47 18	\$36 61	\$29 96	\$25 56
22	18 58	40 32	90 61	25 90	309 94	108 60	65 68	47 30	36 74	30 11	25 74
23	18 97	41 04	91 16	26 87	315 27	108 70	65 78	47 42	36 87	30 26	26 92
24	19 42	41 78	91 74	26 87	320 82	108 80	65 90	47 54	37 00	30 42	26 11
25	19 89	42 56	92 94	27 39	326 58	108 91	66 02	47 68	37 17	30 61	26 33
26	20 40	43 37	92 97	27 93	332 58	104 03	66 15	47 82	37 34	30 80	26 57
27	20 98	44 22	93 62	28 50	338 83	104 16	66 29	47 98	37 52	31 02	26 83
28	21 48	45 10	94 31	29 09	345 31	104 29	66 44	48 15	37 72	31 25	27 11
29	22 07	46 02	95 02	29 71	352 05	104 43	66 60	48 33	37 92	31 50	27 42
30	22 70	46 97	95 76	30 36	359 05	104 58	66 77	48 53	38 16	31 78	27 76
31	23 35	47 98	96 54	31 03	366 33	104 75	66 96	48 74	38 41	32 09	28 13
32	24 05	49 02	97 35	31 74	373 89	104 92	67 16	48 97	38 69	32 42	28 54
33	24 78	50 10	98 20	32 48	381 73	105 11	67 36	49 22	38 98	32 79	28 98
34	25 56	51 22	99 09	33 26	389 88	105 31	67 60	49 49	39 31	33 19	29 46
35	26 38	52 40	40 01	34 08	398 34	105 53	67 85	49 79	39 68	33 63	30 00
36	27 25	53 63	40 98	34 93	407 11	105 75	68 12	50 11	40 07	34 11	30 58
37	28 17	54 91	42 00	35 83	416 21	106 00	68 41	50 47	40 50	34 64	31 22
38	29 15	56 24	43 06	36 78	425 64	106 28	68 73	50 86	40 98	35 23	31 98
39	30 19	57 63	44 17	37 78	435 42	106 58	69 09	51 30	41 52	35 88	32 70
40	31 30	59 09	45 33	38 83	445 55	106 90	69 49	51 78	42 10	36 59	33 55
41	32 47	60 60	46 56	39 93	456 04	107 26	69 92	52 31	42 75	37 38	.....
42	33 72	62 19	47 84	41 10	466 89	107 65	70 40	52 89	43 47	38 24	.....
43	35 05	63 84	49 19	42 34	478 11	108 08	70 92	53 54	44 26	39 19	.....
44	36 46	65 57	50 61	43 64	489 71	108 55	71 50	54 25	45 12	40 23	.....
45	37 97	67 87	52 11	45 08	501 69	109 07	72 14	55 04	46 08	41 37	.....
46	39 58	69 26	53 68	46 50	514 04	109 65	72 86	55 91	47 15	.....	.....
47	41 30	71 25	55 35	48 07	526 78	110 30	73 66	56 89	48 32	.....	.....
48	43 18	73 82	57 10	49 73	539 88	111 01	74 54	57 96	49 61	.....	.....
49	45 09	75 49	58 95	51 50	553 33	111 81	75 51	59 15	51 04	.....	.....
50	47 18	77 77	60 91	53 38	567 13	112 68	76 59	60 45	52 60	.....	.....
51	49 40	80 14	62 98	55 38	581 24	113 64	77 77	61 90	.....	.....	.....
52	51 78	82 63	65 16	57 51	595 66	114 70	79 07	63 48	.....	.....	.....
53	54 31	85 22	67 47	59 79	610 36	115 86	80 51	65 32	.....	.....	.....
54	57 02	87 94	69 91	62 22	625 33	117 14	82 09	67 14	.....	.....	.....
55	59 91	90 79	72 50	64 82	640 54	118 54	83 82	69 24	.....	.....	.....
56	63 00	93 78	75 26	67 60	655 99	120 09	85 78	.....	.....	.....	.....
57	66 29	96 91	78 18	70 59	671 64	121 78	87 84	.....	.....	.....	.....
58	69 82	100 21	81 30	73 78	687 48	123 64	90 15	.....	.....	.....	.....
59	73 60	103 68	84 63	77 22	703 49	125 70	92 70	.....	.....	.....	.....
60	77 63	107 35	88 19	80 91	719 65	127 96	95 50	.....	.....	.....	.....
61	81 96	111 23	91 99	84 88	736 92	130 45	.....	.....	.....	.....	.....
62	86 58	115 32	96 06	89 16	752 26	133 19	.....	.....	.....	.....	.....
63	91 54	119 68	100 43	93 76	768 67	136 20	.....	.....	.....	.....	.....
64	96 86	124 28	105 12	98 73	785 10	139 52	.....	.....	.....	.....	.....
65	102 55	129 18	110 13	104 10	801 52	143 16	.....	.....	.....	.....	.....

For semi-annual rates add 4 per cent and divide by 2.

For quarterly rates add 6 per cent and divide by 4

Largest Amount of Insurance it will write on a Single Life, \$25,000.
Premiums for each \$1,000 Insurance (Nonparticipating).

Age at Issue of Policy.	LIFE.				ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.					
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
21	\$15 70	\$38 28	\$28 17	\$23 37	\$4 06	\$59 28	\$42 17	\$32 57	\$28 46	\$23 51
22	16 02	38 80	28 59	23 72	4 08	59 27	42 23	32 69	28 54	23 71
23	16 35	39 38	29 09	24 09	4 12	59 31	42 27	32 70	28 63	23 72
24	16 71	39 99	29 48	24 47	4 16	59 36	42 33	32 77	28 72	23 84
25	17 08	40 62	29 96	24 87	4 20	59 41	42 39	32 85	28 82	23 98
26	17 48	41 28	30 45	25 29	4 24	59 46	42 46	32 94	28 93	23 13
27	17 89	41 97	30 97	25 72	4 29	59 52	42 54	33 04	27 06	23 30
28	18 33	42 68	31 51	26 18	4 34	59 59	42 62	33 15	27 20	23 49
29	18 79	43 43	32 08	26 65	4 39	59 66	42 71	33 27	27 36	23 70
30	19 28	44 30	32 64	27 15	4 45	59 74	42 81	33 40	27 53	23 98
31	19 79	45 01	33 25	27 67	4 51	59 83	42 92	33 54	27 72	24 18
32	20 34	45 55	33 89	28 21	4 58	59 92	43 04	33 70	27 94	24 46
33	20 91	46 73	34 55	28 78	4 66	60 02	43 17	33 88	28 18	24 77
34	21 52	47 64	35 24	29 38	4 74	60 13	43 32	34 08	28 45	25 11
35	22 17	48 49	35 96	30 00	4 83	60 25	43 49	34 30	28 74	25 50
36	22 86	49 37	36 71	30 66	4 93	60 38	43 67	34 56	29 07	25 92
37	23 58	50 50	37 50	31 34	5 04	60 54	43 88	34 84	29 44	26 39
38	24 35	51 67	38 33	32 07	5 17	60 71	44 12	35 15	29 85	26 91
39	25 17	52 79	39 19	32 83	5 31	60 90	44 38	35 51	30 31	27 49
40	26 04	53 95	40 09	33 63	5 46	61 12	44 67	35 90	30 82	28 12
41	26 97	55 16	41 03	34 48	5 63	61 36	45 01	36 34	31 39	28 82
42	27 96	56 41	42 08	35 37	5 83	61 64	45 38	36 84	32 01	29 59
43	29 01	57 73	43 07	36 32	6 05	61 96	45 80	37 39	32 71	30 43
44	30 13	59 10	44 16	37 32	6 31	62 31	46 28	38 01	33 49	31 36
45	31 32	60 54	45 32	38 38	6 59	62 71	46 81	38 70	34 35	32 37
46	32 60	62 04	46 54	39 51	7 31	63 17	47 41	39 47	35 30	.....
47	33 96	63 60	47 82	40 71	7 29	63 68	48 08	40 33	36 34	.....
48	35 42	65 24	49 18	41 99	7 72	64 26	48 33	41 29	37 49	.....
49	36 98	66 96	50 61	43 36	8 20	64 30	49 67	42 35	38 76	.....
50	38 64	68 75	52 11	44 81	8 73	65 62	50 61	43 52	40 15	.....
51	40 42	70 62	53 71	46 37	9 33	66 43	51 65	44 82	.....	.....
52	42 32	72 57	55 40	48 02	100 00	67 33	52 80	46 24	.....	.....
53	44 35	74 52	57 18	49 79	100 76	68 33	54 09	47 82	.....	.....
54	46 58	76 74	59 08	51 69	101 58	69 45	55 51	49 54	.....	.....
55	48 85	78 36	61 09	53 72	102 51	70 69	57 08	51 44	.....	.....
56	51 33	81 32	63 22	55 91	103 53	72 07	58 32	.....	.....	.....
57	54 00	83 78	65 50	58 26	104 68	73 59	60 74	.....	.....	.....
58	56 86	86 36	67 93	60 79	105 96	75 29	62 35	.....	.....	.....
59	59 92	89 07	70 53	63 52	107 36	77 18	65 18	.....	.....	.....
60	63 21	91 95	73 33	66 46	108 94	79 27	67 75	.....	.....	.....
61	66 73	94 98	76 31	69 65	110 71	81 58	.....	.....	.....	.....
62	70 52	98 19	79 54	73 09	112 65	84 15	.....	.....	.....	.....
63	74 59	101 51	82 99	76 81	114 82	86 97	.....	.....	.....	.....
64	78 98	105 23	86 73	80 86	117 21	90 09	.....	.....	.....	.....
65	83 68	109 10	90 76	85 25	119 87	93 53	.....	.....	.....	.....

TWENTY-PAYMENT LIFE ANNUITY POLICY.

\$1,000. NONPARTICIPATING.

Age.	Annual Pre- mium for 20 Years.	OPTION AT END OF 20 YEARS.			
		Paid-up Policy for \$1000 and Life Annuity of		Or Cash Sur- render Value.	Or Paid-up Policy.
21	\$39 78	\$30 72	OR PAID-UP POLICY FOR \$1,000 AND \$500 CASH.	\$ 876	\$2246
22	40 11	31 24		885	2250
23	40 44	31 76		894	2194
24	40 79	32 32		903	2168
25	41 15	32 92		913	2143
26	41 53	33 54		923	2118
27	41 92	34 20		934	2094
28	42 32	34 92		944	2070
29	42 74	35 67		955	2046
30	43 18	36 46		966	2023
31	43 62	37 30		978	2000
32	44 09	38 22		990	1978
33	44 57	39 19		1002	1955
34	45 07	40 20		1014	1933
35	45 58	41 31		1026	1915
36	46 12	42 47		1039	1895
37	46 67	43 74		1051	1876
38	47 25	45 09		1064	1858
39	47 84	46 52		1077	1840
40	48 46	48 05		1090	1823
41	49 11	49 68		1103	1805
42	49 78	51 48		1116	1788
43	50 49	53 41		1129	1771
44	51 23	55 49		1142	1755
45	52 01	57 68		1155	1745
46	52 83	59 84		1168	1733
47	53 69	62 08		1181	1723
48	54 61	64 34		1194	1713
49	55 59	66 70		1206	1698
50	56 62	69 03		1218	1683
51	57 72	71 44		1231	1673
52	58 90	73 80		1242	1663
53	60 16	76 33		1254	1653
54	61 54	78 80		1265	1644
55	63 02	81 30		1277	1635
56	64 63	83 96		1288	1625
57	66 40	86 52		1299	1615
58	68 33	89 24		1310	1610
59	70 45	91 79		1320	1602
60	72 77	94 32		1331	1595

On this form of Policy a premium paid for twenty years secures an insurance of \$1,000 for life, and in addition thereto a Life Annuity, for the amount stated in the table. At the end of the premium period (20 years), the Insured has the following options:

1st.—As above stated, to continue the original Policy as a Paid-up for life and receive a Life Annuity, amount stated in the table.

2d.—Or to continue the original Policy in force as a Paid-up for life and receive additionally \$500 in cash for each \$1,000 insured.

3d.—Or to surrender the Policy and receive in cash the amount stated in the table.

4th.—Or to surrender the Policy and receive a new Paid-up Policy for the amount stated in the table, provided a satisfactory medical examination is furnished.

Largest amount of insurance it will write on a Single Life, \$25,000.

PREMIUMS FOR EACH \$1,000 INSURANCE.

(Participating.)

LIFE RATE ENDOWMENT OPTION POLICY.

Largest Amount of Insurance it will write on a Single Life, \$25,000. Premiums for each \$1,000 Insurance.

ENDOWMENT INSURANCE TABLE.

TEN ANNUAL PREMIUMS.

Policy Payable at Death or Expiration of Years Designated.

Age.	PARTICIPATING.					NONPARTICIPATING.				
	15 Yrs.	20 Yrs.	25 Yrs.	30 Yrs.	35 Yrs.	15 Yrs.	20 Yrs.	25 Yrs.	30 Yrs.	35 Yrs.
21	87 46	87 88	88 00	87 84	87 47	87 93	88 98	89 28	89 89	90 77
22	87 57	87 98	88 15	87 92	87 70	79 97	89 03	89 35	89 96	90 82
23	87 68	87 11	88 30	87 71	87 94	80 02	89 09	89 43	89 11	90 08
24	87 79	87 24	88 46	87 91	87 21	80 08	89 15	89 52	89 24	90 20
25	87 92	87 39	88 64	87 14	87 50	80 11	89 22	89 62	89 38	90 40
26	88 05	87 54	88 83	87 39	87 82	80 17	89 30	89 73	89 53	90 68
27	88 19	87 71	88 04	87 85	87 17	80 23	89 38	89 85	89 79	90 98
28	88 34	87 89	88 26	87 94	87 54	80 29	89 47	89 98	89 89	91 20
29	88 50	87 98	88 50	87 25	87 95	80 36	89 57	90 12	89 19	91 40
30	88 67	87 29	88 76	87 60	87 40	80 44	89 67	90 27	89 34	91 81
31	88 88	87 52	88 08	87 98	87 90	80 53	89 79	90 44	89 50	92 17
32	89 06	87 76	88 37	88 89	88 44	80 62	89 92	90 63	89 87	92 57
33	89 27	87 92	88 70	88 84	88 03	80 72	90 06	90 84	89 18	93 01
34	89 50	87 30	88 08	81 33	86 67	80 83	90 22	91 08	89 52	93 40
35	89 75	87 62	88 49	81 82	87 37	80 95	90 40	91 35	89 90	94 01
36	90 02	87 95	88 93	82 46	88 13	81 08	90 60	91 64	89 32	94 58
37	90 31	88 33	89 42	83 10	88 66	81 23	90 82	91 96	89 78	95 21
38	90 63	88 73	89 96	83 81	89 36	81 40	91 06	92 32	89 30	95 80
39	90 98	89 18	90 56	84 59	90 84	81 58	91 33	92 72	89 86	96 04
40	91 37	89 68	91 21	85 44	91 90	81 79	91 64	93 17	89 49	96 45
41	91 79	90 23	91 93	86 37	.....	82 02	91 96	93 66	89 17	97 34
42	92 26	90 83	92 72	87 30	.....	82 28	92 36	94 20	89 92	98 29
43	92 78	91 49	93 58	88 50	.....	82 58	92 79	95 32	90 75	99 32
44	93 34	92 22	94 54	89 70	.....	82 92	93 28	96 50	91 66	100 44
45	93 97	93 03	95 58	91 01	.....	83 30	93 82	97 25	92 65	101 65
46	94 67	93 83	96 74	.....	.....	83 73	94 48	98 08	93 74	.....
47	95 46	94 92	97 01	.....	.....	84 22	95 10	98 99	94 90	.....
48	96 31	95 02	97 39	.....	.....	84 77	95 86	99 01	95 19	.....
49	97 27	95 22	98 90	.....	.....	85 39	96 70	99 12	95 57	.....
50	98 32	95 54	99 54	.....	.....	86 08	97 63	99 84	96 05	.....
51	99 48	96 99	.....	.....	.....	86 85	98 66	99 66	.....	.....
52	100 74	97 58	.....	.....	.....	87 70	99 80	99 10	.....	.....
53	102 14	98 30	.....	.....	.....	88 66	101 06	99 68	.....	.....
54	103 67	99 19	.....	.....	.....	89 71	102 42	99 35	.....	.....
55	105 34	99 24	.....	.....	.....	90 87	103 92	99 17	.....	.....
56	107 18	.....	.....	.....	.....	92 16	105 57	.....	.....	.....
57	109 20	.....	.....	.....	.....	93 58	107 96	.....	.....	.....
58	111 41	.....	.....	.....	.....	95 17	109 32	.....	.....	.....
59	113 83	.....	.....	.....	.....	96 89	111 45	.....	.....	.....
60	116 40	.....	.....	.....	.....	98 82	113 78	.....	.....	.....
61	.....	.....	.....	.....	.....	100 95	.....	.....	.....	.....
62	.....	.....	.....	.....	.....	103 27	.....	.....	.....	.....
63	.....	.....	.....	.....	.....	105 84	.....	.....	.....	.....
64	.....	.....	.....	.....	.....	108 65	.....	.....	.....	.....
65	.....	.....	.....	.....	.....	111 74	.....	.....	.....	.....

Largest Amount of Insurance it will write on a Single Life,
\$30,000. Premiums for each \$1,000 Insurance (Participating).

Age at Issue of Policy.	LIFE.				ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.			RENEWABLE TERM.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	10 Years.	15 Years.	20 Years.
21	\$19 62	\$48 56	\$36 00	\$29 84	\$105 84	\$68 40	\$50 07	\$19 76	\$14 01	\$14 40
22	20 06	49 80	36 55	30 81	105 92	68 50	50 17	19 87	14 18	14 56
23	20 51	50 06	37 13	30 80	106 02	68 60	50 28	19 98	14 32	14 74
24	20 99	50 85	37 73	31 81	106 11	68 71	50 40	14 11	14 47	14 94
25	21 49	51 67	38 85	31 83	106 22	68 82	50 53	14 24	14 64	15 15
26	22 01	52 51	38 98	32 37	106 33	68 94	50 66	14 39	14 82	15 38
27	22 56	53 38	39 65	32 94	106 44	69 07	50 81	14 55	15 02	15 64
28	23 14	54 28	40 83	33 52	106 56	69 21	50 97	14 72	15 24	15 98
29	23 74	55 21	41 05	34 13	106 70	69 35	51 13	14 91	15 48	16 24
30	24 38	56 18	41 78	34 76	106 84	69 51	51 31	15 11	15 74	16 59
31	25 05	57 17	42 55	35 42	106 98	69 68	51 51	15 34	16 03	16 99
32	25 75	58 21	43 34	36 11	107 14	69 86	51 72	15 59	16 35	17 48
33	26 50	59 28	44 16	36 82	107 32	70 06	51 95	15 86	16 71	17 92
34	27 28	60 38	45 02	37 56	107 50	70 27	52 20	16 15	17 10	18 47
35	28 11	61 53	45 91	38 34	107 70	70 50	52 47	16 48	17 55	19 09
36	28 98	62 71	46 83	39 15	107 91	70 75	52 78	16 85	18 05	19 78
37	29 90	63 94	47 79	40 00	108 14	71 02	53 10	17 25	18 61	20 55
38	30 88	65 21	48 79	40 89	108 39	71 32	53 47	17 70	19 24	21 41
39	31 91	66 53	49 83	41 82	108 66	71 64	53 87	18 21	19 95	22 37
40	33 01	67 90	50 92	42 79	108 96	72 00	54 31	18 78	20 75	23 44
41	34 16	69 32	52 06	43 82	109 28	72 40	54 80	19 43	21 65	24 63
42	35 39	70 79	53 24	44 90	109 63	72 83	55 33	20 16	22 65	25 96
43	36 70	72 32	54 49	46 04	110 02	73 32	55 93	21 00	23 78	27 43
44	38 08	73 91	55 79	47 25	110 46	73 85	56 59	21 94	25 04	29 06
45	39 55	75 57	57 16	48 52	110 94	74 44	57 32	23 00	26 45	30 86
46	41 12	77 30	58 60	49 87	111 47	75 10	58 14	24 20	28 03	32 85
47	42 79	79 10	60 11	51 31	112 06	75 88	59 03	25 55	29 78	35 04
48	44 57	80 98	61 71	52 83	112 72	76 64	60 08	27 06	31 72	37 45
49	46 46	82 95	63 89	54 45	113 44	77 54	61 13	28 74	33 88	40 10
50	48 48	84 99	65 16	56 17	114 24	78 53	62 34	30 62	36 26	43 00
51	50 62	87 12	67 03	58 01	115 13	79 62	63 67	32 70	38 88	46 16
52	52 91	89 35	69 01	59 97	116 10	80 82	65 15	35 01	41 77	49 60
53	55 35	91 68	71 10	62 06	117 17	82 15	66 78	37 57	44 95	53 32
54	57 95	94 11	73 31	64 29	118 35	83 61	68 55	40 40	48 43	57 34
55	60 72	96 68	75 66	66 69	119 64	85 21	70 51	43 51	52 25	61 67
56	63 68	99 33	78 16	69 26	121 06	86 99	72 66	46 96	56 42	66 31
57	68 84	102 13	80 82	72 01	122 63	88 94	75 02	50 74	60 97	71 29
58	70 22	105 08	83 66	74 98	124 36	91 09	77 61	54 90	65 91	76 61
59	73 88	108 18	86 69	78 16	126 26	93 46	80 44	59 49	71 27	82 80
60	77 69	111 47	89 94	81 60	128 35	96 07	83 55	64 52	77 05	88 38

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, \$25,000.
Premiums for each \$1,000 Insurance-(Participating).

Age at Issue of Policy.	LIFE.					ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS.					
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
25	\$19.89	\$42.56	\$32.34	\$27.39	\$326.58	\$103.91	\$66.02	\$47.68	\$37.17	\$30.61	\$24.38
26	20.40	43.37	32.97	27.93	332.58	104.03	66.15	47.82	37.34	30.80	24.57
27	20.93	44.22	33.62	28.50	338.83	104.16	66.29	47.98	37.52	31.02	24.83
28	21.48	45.10	34.31	29.09	345.31	104.29	66.44	48.15	37.72	31.25	25.11
29	22.07	46.02	35.02	29.71	352.05	104.43	66.60	48.33	37.92	31.50	25.42
30	22.70	46.97	35.76	30.36	359.05	104.58	66.77	48.53	38.16	31.75	25.76
31	23.35	47.98	36.54	31.03	366.33	104.73	66.96	48.74	38.41	32.00	26.13
32	24.05	49.02	37.35	31.74	373.89	104.92	67.16	48.97	38.69	32.43	26.54
33	24.78	50.10	38.20	32.48	381.73	105.11	67.36	49.22	38.98	32.79	26.98
34	25.56	51.22	39.09	33.26	389.88	105.31	67.60	49.49	39.31	33.19	27.46
35	26.38	52.40	40.01	34.08	398.34	105.53	67.85	49.79	39.68	33.63	30.00
36	27.25	53.63	40.98	34.93	407.11	105.75	68.12	50.11	40.07	34.11	30.58
37	28.17	54.91	42.00	35.83	416.21	106.00	68.41	50.47	40.50	34.64	31.22
38	29.15	56.24	43.06	36.78	425.64	106.28	68.73	50.86	40.98	35.23	31.93
39	30.19	57.63	44.17	37.75	435.42	106.58	69.09	51.30	41.52	35.88	32.70
40	31.30	59.09	45.33	38.86	445.55	106.90	69.49	51.78	42.10	36.59	33.55
41	32.47	60.60	46.56	39.93	456.04	107.23	69.92	52.31	42.75	37.38	34.48
42	33.72	62.19	47.84	41.10	466.89	107.65	70.40	52.89	43.47	38.24	35.49
43	35.05	63.84	49.19	42.34	478.11	108.08	70.92	53.54	44.26	39.19	36.59
44	36.46	65.57	50.61	43.64	489.71	108.55	71.50	54.25	45.12	40.23	37.79
45	37.97	67.37	52.11	45.03	501.69	109.07	72.14	55.04	46.08	41.37	39.10
46	39.58	69.26	53.68	46.50	514.04	109.65	72.86	55.91	47.15	42.63	—
47	41.30	71.25	55.35	48.07	526.78	110.30	73.66	56.89	48.32	44.01	—
48	43.13	73.32	57.10	49.73	539.88	111.01	74.54	57.96	49.61	45.52	—
49	45.09	75.49	58.95	51.50	553.33	111.81	75.51	59.15	51.04	47.17	—
50	47.18	77.77	60.91	53.38	567.13	112.69	76.59	60.45	52.60	48.90	—
51	49.40	80.14	62.98	55.38	581.24	113.64	77.77	61.90	54.31	—	—
52	51.78	82.63	65.16	57.51	595.67	114.79	79.07	63.48	56.19	—	—
53	54.31	85.22	67.47	59.79	610.36	115.86	80.51	65.28	58.24	—	—
54	57.02	87.94	69.91	62.22	625.33	117.14	82.09	67.14	60.48	—	—
55	59.91	90.79	72.50	64.82	640.54	118.54	83.89	69.26	62.92	—	—
56	63.00	93.78	75.36	67.70	655.99	120.09	85.73	71.54	65.58	—	—
57	66.29	96.91	78.18	70.59	671.64	121.78	87.84	74.07	68.48	—	—
58	69.82	100.21	81.30	73.78	687.48	123.64	90.15	76.84	71.63	—	—
59	73.60	103.68	84.63	77.22	703.49	125.79	92.70	79.87	75.06	—	—
60	77.63	107.35	88.19	80.91	719.66	127.96	95.50	83.18	78.80	—	—
61	81.96	111.23	91.99	84.88	735.92	130.45	98.53	86.80	—	—	—
62	86.58	115.32	96.06	89.16	752.26	133.19	101.96	90.76	—	—	—
63	91.54	119.66	100.43	93.76	768.67	136.20	105.66	95.07	—	—	—
64	96.86	124.28	105.12	98.73	785.10	139.59	109.72	99.78	—	—	—

For Semi-annual Rates, add 4 per cent and divide by 2.
For Quarterly Rates, add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, \$25,000.
Premiums for each \$1,000 Insurance (Nonparticipating).

Age at Issue of Policy.	LIFE.					ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS.		
	Continuous Annual Premiums.	5 Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.
25	\$16 19	\$66 77	\$37 33	\$27 73	\$23 10	\$92 57	\$57 88	\$41 12
26	16 64	68 11	38 10	28 31	23 58	92 64	57 97	41 28
27	17 12	69 50	38 39	28 91	24 09	92 72	58 07	41 35
28	17 61	70 94	39 70	29 52	24 62	92 81	58 17	41 47
29	18 13	72 41	40 55	30 17	25 17	92 90	58 28	41 53
30	18 67	73 95	41 43	30 83	25 74	92 99	58 39	41 73
31	19 24	75 54	42 33	31 52	26 32	93 09	58 52	41 93
32	19 84	77 17	43 26	32 23	26 94	93 18	58 64	42 05
33	20 48	78 86	44 23	32 97	27 58	93 30	58 78	42 25
34	21 15	80 61	45 23	33 74	28 26	93 42	58 93	42 45
35	21 86	82 41	46 27	34 54	28 96	93 53	59 09	42 68
36	22 59	84 27	47 34	35 37	29 68	93 67	59 27	42 92
37	23 39	86 21	48 46	36 23	30 44	93 81	59 48	43 21
38	24 22	88 20	49 61	37 14	31 24	93 96	59 71	43 51
39	25 10	90 26	50 82	38 08	32 09	94 14	60 96	44 36
40	26 05	92 40	52 07	39 08	32 98	94 34	60 25	44 24
41	27 05	94 61	53 38	40 12	33 92	94 57	60 58	44 66
42	28 11	96 92	54 75	41 22	34 91	94 85	60 94	45 13
43	29 25	99 32	56 19	42 37	35 95	95 16	61 36	45 63
44	30 45	101 81	57 68	43 59	37 08	95 52	61 85	46 29
45	31 74	104 37	59 25	44 86	38 26	96 92	62 37	46 05
46	33 09	107 02	60 86	46 19	39 49	96 38	62 94	47 37
47	34 53	109 73	62 54	47 58	40 79	96 87	63 58	48 47
48	36 05	112 51	64 27	49 08	42 16	97 41	64 27	49 34
49	37 65	115 86	66 06	50 55	43 60	97 98	65 02	50 28
50	39 36	118 27	67 91	52 12	45 12	98 53	65 55	51 52
51	41 16	121 28	69 84	53 78	46 73	99 32	66 75	52 45
52	43 07	124 33	71 83	55 51	48 42	100 07	67 78	53 68
53	45 10	127 47	73 89	57 33	50 23	100 90	68 81	55 03
54	47 25	130 66	75 03	59 25	52 14	101 81	69 99	56 51
55	49 53	133 95	76 25	61 26	54 16	102 80	71 29	58 12
56	52 42	137 31	78 58	63 39	56 33	103 88	72 70	59 26
57	55 52	140 75	82 98	65 24	58 69	105 06	74 26	61 39
58	58 84	144 29	85 53	67 26	62 75	106 41	76 00	63 22
59	62 38	149 90	88 97	71 35	66 04	107 79	77 81	66 37
60	66 20	153 00	91 78	75 26	69 56	109 42	79 90	68 70
61	70 28	156 83	95 58	78 90	73 35	111 18	82 16	71 32
62	74 62	160 84	99 58	82 07	77 49	113 10	84 58	74 38
63	79 30	165 40	102 91	86 21	81 81	115 20	87 53	77 61
64	84 36	170 62	107 35	90 62	86 42	117 51	90 28	80 35
65	89 66	174 97	111 07	95 36	91 60	120 05	93 59	84 39

ANNUAL PREMIUMS FOR \$1,000 DEFERRED ANNUITY POLICY (Participating.)

Payable in 10 Yearly Installments of \$100 each; one at Death, or Maturity, and the remainder annually thereafter.

Payable in 15 Yearly Installments of \$66.66 each; one at Death, or Maturity, and the remainder annually thereafter.

Age at Issue of Policy.	Ordinary Life.	10 Payment Life.	15 Payment Life.	20 Payment Life.	Endowment in 20 Years.	Ordinary Life.	10 Payment Life.	15 Payment Life.	20 Payment Life.	Endowment in 20 Years.
25	\$16 77	\$35 88	\$27 26	\$23 09	\$40 19	\$15 41	\$32 97	\$25 05	\$21 21	\$36 93
26	17 20	36 56	27 79	23 55	40 31	15 80	33 59	25 54	21 68	37 04
27	17 64	37 28	28 34	24 03	40 45	16 21	34 25	26 04	22 07	37 16
28	18 11	38 02	28 92	24 52	40 59	16 64	34 93	26 57	22 53	37 29
29	18 65	38 80	29 52	25 05	40 74	17 09	35 64	27 12	23 01	37 43
30	19 14	39 60	30 15	25 59	40 91	17 58	36 38	27 70	23 51	37 59
31	19 68	40 45	30 80	26 16	41 09	18 09	37 16	28 30	24 03	37 75
32	20 27	41 32	31 49	26 76	41 28	18 63	37 97	28 93	24 58	37 93
33	20 89	42 23	32 28	27 38	41 49	19 19	38 80	29 66	25 16	38 12
34	21 55	43 18	32 95	28 04	41 72	19 80	39 67	30 28	25 76	38 33
35	22 24	44 17	33 73	28 73	41 97	20 43	40 58	30 99	26 41	38 56
36	22 97	45 21	34 55	29 45	42 24	21 11	41 54	31 74	27 05	38 81
37	23 75	46 29	35 41	30 21	42 55	21 82	42 53	32 53	27 75	39 09
38	24 57	47 41	36 30	31 01	42 88	22 58	43 56	33 35	28 49	39 39
39	25 45	48 58	37 24	31 85	43 25	23 38	44 64	34 21	29 26	39 73
40	26 39	49 81	38 21	32 73	43 65	24 24	45 77	35 11	30 07	40 10
41	27 39	51 09	39 25	33 66	44 10	25 15	46 94	36 06	30 93	40 52
42	28 43	52 44	40 39	34 65	44 59	26 12	48 17	37 05	31 88	40 96
43	29 55	53 82	41 47	35 69	45 13	27 15	49 45	38 10	32 79	41 47
44	30 74	55 28	42 66	36 79	45 78	28 24	50 79	39 20	33 80	42 02
45	32 01	56 79	43 93	37 96	46 40	29 41	52 18	40 36	34 88	42 63
46	33 37	58 39	45 25	39 20	47 13	30 66	53 64	41 58	36 02	43 30
47	34 82	60 06	46 66	34 52	47 96	31 79	55 18	42 87	37 23	44 06
48	36 36	61 81	48 14	41 92	48 86	33 41	56 79	44 23	38 52	44 89
49	38 01	63 64	49 70	43 41	49 86	34 92	58 47	45 66	39 89	45 81
50	39 77	65 56	51 35	45 00	50 96	36 54	60 23	47 18	41 34	46 82
51	41 64	67 56	53 09	46 69	52 18	38 26	62 07	47 78	42 89	47 94
52	43 65	69 66	54 93	48 48	53 51	40 10	64 00	50 47	44 54	49 17
53	45 78	71 84	56 88	50 40	54 98	42 06	66 00	52 26	46 31	50 51
54	48 07	74 13	58 93	53 45	56 60	44 16	68 11	54 15	48 19	52 00
55	50 50	76 54	61 12	54 64	58 37	46 40	70 32	56 15	50 20	53 63
56	53 11	79 06	63 42	56 99	60 31	48 81	72 63	58 29	52 36	55 41
57	55 88	81 70	65 91	59 51	62 44	51 34	75 06	60 55	54 67	57 37
58	58 86	84 48	68 54	62 20	64 78	54 08	77 61	62 97	57 14	59 51
59	62 05	87 40	71 34	65 10	67 33	57 00	80 39	65 55	59 81	61 86
60	65 44	90 50	74 34	68 21	70 12	60 12	83 14	68 30	62 67	64 42
61	69 09	93 77	77 55	71 55	73 17	63 48	86 15	71 25	65 74	67 23
62	72 99	97 22	80 98	75 16	76 50	67 06	89 32	74 40	69 06	70 29
63	77 17	100 87	84 66	79 04	80 14	70 90	92 68	77 79	72 62	73 63
64	81 65	104 77	88 62	83 23	84 12	75 02	96 26	81 42	76 47	77 28
65	86 65	108 90	92 87	87 76	88 44	79 61	100 06	85 32	80 63	81 26

ANNUAL PREMIUMS FOR \$1,000. * DEFERRED ANNUITY POLICY. (Participating.)

Age at Issue of Policy.	Payable in 20 Yearly Installments of \$50 each; one at Death, or Maturity, and the remainder annually thereafter.					Payable in 25 Yearly Installments of \$40 each; one at Death, or Maturity, and the remainder annually thereafter.				
	Ordinary Life.	10 Payment Life.	15 Payment Life.	20 Payment Life.	Endowment in 20 Years.	Ordinary Life.	10 Payment Life.	15 Payment Life.	20 Payment Life.	Endowment in 20 Years.
25	\$14 05	\$30 07	\$22 85	\$19 35	\$33 69	\$12 93	\$27 66	\$21 02	\$17 80	\$30 93
26	14 41	30 64	23 29	19 73	33 78	13 28	28 19	21 45	18 15	31 08
27	14 79	31 24	23 75	20 14	33 90	13 60	28 74	21 85	18 53	31 19
28	15 18	31 86	24 24	20 55	34 02	13 96	29 32	22 30	18 91	31 30
29	15 59	32 51	24 74	20 99	34 15	14 34	29 91	22 76	19 31	31 41
30	16 04	33 18	25 26	21 45	34 29	14 76	30 53	23 24	19 73	31 54
31	16 49	33 90	25 82	21 92	34 43	15 18	31 19	23 75	20 17	31 68
32	16 99	34 63	26 39	22 42	34 60	15 63	31 86	24 28	20 63	31 83
33	17 50	35 40	27 05	22 95	34 77	16 11	32 57	24 83	21 11	31 99
34	18 06	36 19	27 62	23 50	34 96	16 61	33 29	25 41	21 62	32 17
35	18 64	37 02	28 27	24 08	35 18	17 15	34 06	25 89	22 15	32 36
36	19 25	37 89	28 95	24 68	35 40	17 71	34 86	26 64	22 70	32 57
37	19 90	38 79	29 67	25 31	35 66	18 31	35 69	27 30	23 29	32 81
38	20 59	39 73	30 42	25 99	35 93	18 95	36 56	27 99	23 91	33 06
39	21 33	40 72	31 21	26 69	36 24	19 62	37 46	28 71	24 56	33 35
40	22 11	41 75	32 03	27 43	36 58	20 35	38 41	29 46	25 24	33 66
41	22 94	42 81	32 89	28 21	36 96	21 11	39 39	30 26	25 95	34 00
42	23 82	43 94	33 80	29 04	37 37	21 92	40 42	31 10	26 72	34 38
43	24 76	45 10	34 75	29 91	37 83	22 78	41 50	31 97	27 52	34 80
44	25 76	46 33	35 76	30 83	38 35	23 70	42 62	32 86	28 37	35 26
45	26 83	47 60	36 82	31 81	38 89	24 68	43 79	33 87	29 27	35 78
46	27 96	48 93	37 92	32 85	39 50	25 73	45 02	34 89	30 23	36 34
47	29 18	50 34	39 10	33 96	40 19	26 85	46 31	35 98	31 25	36 98
48	30 47	51 80	40 34	35 13	40 95	28 03	47 66	37 11	32 32	37 68
49	31 86	53 33	41 65	36 38	41 79	29 31	49 07	38 32	33 48	38 45
50	33 33	54 94	43 03	37 71	42 71	30 67	50 55	39 59	34 70	39 29
51	34 90	56 62	44 50	39 13	43 73	32 11	52 09	40 94	36 00	40 24
52	36 58	58 38	46 04	40 63	44 85	33 66	53 71	42 35	37 38	41 26
53	38 37	60 21	47 67	42 24	46 08	35 30	55 39	43 86	38 86	42 39
54	40 28	62 13	49 39	43 96	47 43	37 06	57 16	45 44	40 44	43 64
55	42 33	64 14	51 22	45 80	48 92	38 94	59 01	47 13	42 13	45 01
56	44 51	66 25	53 17	47 76	50 54	40 95	60 96	48 92	43 94	46 50
57	46 83	68 47	55 29	49 87	52 33	43 09	62 99	50 93	45 88	48 15
58	49 33	70 80	57 44	52 13	54 29	45 38	65 14	52 85	47 96	49 95
59	51 99	73 25	59 79	54 56	56 48	47 84	67 39	55 01	50 19	51 92
60	54 55	75 84	62 31	57 16	58 77	50 46	69 78	57 32	52 59	54 07
61	57 90	78 58	64 99	59 97	61 32	53 27	72 30	59 79	55 17	56 42
62	61 17	81 47	67 87	62 92	64 11	56 28	74 96	62 44	57 95	58 99
63	64 67	84 53	70 95	66 24	67 17	59 50	77 78	65 28	60 95	61 80
64	68 43	87 80	74 27	69 75	70 49	62 98	80 78	68 83	64 17	64 86
65	72 62	91 26	77 83	73 55	74 12	66 81	83 97	71 95	67 67	68 19

Largest Amount of Insurance it will write on a Single Life, \$25,000. Premiums for each \$1,000 Insurance (Participating).

ENDOWMENT INSURANCE TABLE.

10 Annual Premiums.

Policy payable at death or expiration of years designated.

Age at Issue of Policy.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
25	83 92	75 39	65 64	58 14	52 50	46 41
26	83 08	75 54	65 83	58 39	52 83	46 82
27	83 19	75 71	65 04	58 65	52 17	46 27
28	83 34	75 89	65 28	58 94	52 54	46 76
29	83 45	76 08	65 50	59 25	52 88	46 26
30	83 67	76 29	66 76	59 60	54 40	50 87
31	83 86	76 52	67 08	59 98	54 90	51 00
32	83 06	76 76	67 37	60 39	55 44	52 19
33	83 27	77 02	67 70	60 84	55 03	52 98
34	83 50	77 30	68 08	61 33	55 67	53 73
35	83 75	77 62	68 49	61 87	57 32	54 60
36	83 02	77 95	68 93	62 46	58 13	55 54
37	83 31	78 33	69 42	63 10	58 96	56 56
38	83 62	78 73	69 96	63 81	59 86	57 64
39	83 98	79 18	70 56	64 59	60 84	58 81
40	84 37	79 68	71 21	65 44	61 90	60 06
41	84 79	80 23	71 98	66 37	63 05	61 38
42	85 26	80 83	72 73	67 39	64 31	62 81
43	85 78	81 49	73 58	68 50	65 68	64 32
44	86 34	82 22	74 54	69 70	67 08	65 94
45	86 97	83 03	75 58	71 01	68 60	67 65
46	87 67	83 93	76 74	72 45	70 29	.....
47	88 46	84 92	78 01	73 99	72 08	.....
48	89 31	86 02	79 39	75 67	73 98	.....
49	90 27	87 22	80 90	77 47	75 98	.....
50	91 32	88 54	82 54	79 40	78 12	.....
51	92 48	89 99	84 38	81 48	.....	.....
52	100 74	91 58	86 26	83 70	.....	.....
53	102 14	93 30	88 34	86 06	.....	.....
54	103 67	95 19	90 58	88 59	.....	.....
55	105 34	97 24	93 60	91 27	.....	.....
56	107 18	99 47	95 69	.....	.....	.....
57	109 20	101 90	98 89	.....	.....	.....
58	111 41	104 53	101 88	.....	.....	.....
59	113 88	107 39	104 59	.....	.....	.....
60	116 49	110 48	108 08	.....	.....	.....
61	119 39	113 84	.....	.....	.....	.....
62	122 57	117 46	.....	.....	.....	.....
63	126 04	121 39	.....	.....	.....	.....
64	129 83	125 68	.....	.....	.....	.....
65	133 93	130 22	.....	.....	.....	.....

Largest Amount of Insurance it will write on a Single Life, \$30,000.
Premiums for each \$1,000 Insurance (Participating).

Age at Issue.	LIFE.					ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.				
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
21	\$19 53	\$44 73	\$33 66	\$23 28	\$350 28	\$68 37	\$49 73	\$38 94	\$32 10	\$27 52
22	19 95	45 45	34 22	23 73	355 84	68 47	49 84	39 07	32 24	27 66
23	20 40	46 20	34 79	24 22	361 58	68 57	49 95	39 19	32 37	27 86
24	20 86	46 97	35 37	24 73	367 54	68 67	50 07	39 32	32 54	28 05
25	21 34	47 77	35 99	25 25	373 69	68 77	50 18	34 47	32 70	28 25
26	21 85	48 61	36 63	25 79	380 09	68 89	50 32	39 61	32 89	28 48
27	22 40	49 48	37 29	26 36	386 71	69 02	50 47	39 79	33 09	28 72
28	22 95	50 37	37 98	26 95	393 55	69 15	50 61	39 97	33 31	28 99
29	23 55	51 31	38 70	27 57	400 64	69 30	50 78	40 16	33 55	29 29
30	24 18	52 28	39 44	28 20	407 97	69 45	50 98	40 38	33 80	29 60
31	24 85	53 29	40 22	28 88	415 57	69 62	51 18	40 61	34 10	29 96
32	25 54	54 34	41 02	29 57	423 42	69 79	51 37	40 86	34 41	30 35
33	26 27	55 42	41 86	30 30	431 55	69 99	51 59	41 14	34 76	30 77
34	27 05	56 54	42 73	31 06	439 96	70 20	51 85	41 45	35 14	31 25
35	27 88	57 72	43 65	31 87	448 65	70 43	52 18	41 79	35 56	31 77
36	28 75	58 93	44 59	32 70	457 63	70 68	52 42	42 16	36 01	32 32
37	29 66	60 20	45 58	33 56	466 92	70 95	52 78	42 57	36 52	32 95
38	30 64	61 51	46 62	34 48	476 50	71 25	53 13	43 02	37 08	33 63
39	31 67	62 87	47 69	35 44	486 39	71 57	53 52	43 53	37 70	34 37
40	32 76	64 30	48 83	36 46	496 60	71 93	53 98	44 08	38 38	35 20
41	33 93	65 77	50 01	37 52	507 13	72 33	54 46	44 69	39 13	35 09
42	35 15	67 30	51 25	38 65	517 99	72 77	55 01	45 37	39 95	37 06
43	36 47	68 91	52 54	39 84	529 17	73 25	55 01	46 11	40 87	38 14
44	37 87	70 57	53 91	41 09	540 70	73 80	56 29	46 95	41 87	39 30
45	39 36	72 32	55 33	42 42	552 54	74 40	57 03	47 85	42 97	40 58
46	40 93	74 14	56 85	43 82	564 72	75 06	57 85	48 87	44 17	.....
47	42 62	76 03	58 42	45 31	577 23	75 81	58 77	49 99	45 51	.....
48	44 42	78 02	60 10	46 90	590 06	76 64	59 79	51 22	46 96	.....
49	46 33	80 08	61 86	48 59	603 18	77 55	60 91	52 59	48 55	.....
50	48 39	82 24	63 72	50 38	616 59	78 55	62 15	54 07	50 28	.....
51	50 56	84 50	65 68	52 29	630 26	79 66	63 52	55 72	.....	.....
52	52 87	86 85	67 75	54 33	644 17	80 88	65 02	57 52	.....	.....
53	55 35	89 31	69 94	56 49	658 31	82 24	66 08	59 49	.....	.....
54	58 00	91 88	72 26	58 82	672 69	83 73	68 50	61 64	.....	.....
55	60 82	94 57	74 71	61 30	687 24	85 37	70 51	63 99	.....	.....
56	63 82	97 40	77 33	63 97	701 97	87 19	.....	.....	.....	.....
57	67 05	100 36	80 11	66 82	716 86	89 19	.....	.....	.....	.....
58	70 47	103 46	83 07	70 88	731 87	91 28	.....	.....	.....	.....
59	74 16	106 74	86 23	75 17	746 99	93 30	.....	.....	.....	.....
60	78 09	110 20	89 61	81 71	762 20	96 47	.....	.....	.....	.....

WASHINGTON LIFE INS. CO., NEW YORK, N. Y.

largest Amount of Insurance it will write on a Single Life, \$50,000. Premiums for each \$1,000 (Participating) on an Exchangeable and Investment Policy.

TERM.	LIFE.				ENDOWMENT.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Continuous Annual Premiums.		
5-Year Term.					10 Years.	15 Years.	20 Years.
\$14 36	.....	.....	.....	.....	.....	.....	.....
14 50	.....	.....	.....	.....	.....	.....	.....
14 65	.....	.....	.....	.....	.....	.....	.....
14 83	.....	.....	.....	.....	.....	.....	.....
15 08	.....	.....	.....	.....	.....	.....	.....
15 19	\$17 48	\$38 40	\$29 50	\$25 37	\$96 88	\$82 13	\$44 84
15 41	17 92	39 11	30 05	25 85	97 07	82 29	44 99
15 62	18 39	39 88	30 63	26 36	97 29	82 48	45 15
15 86	18 88	40 68	31 24	26 89	97 51	82 68	45 31
16 11	19 43	41 53	31 97	27 54	97 74	82 81	45 48
16 38	20 02	42 50	32 69	28 19	97 97	83 00	45 67
16 67	20 64	43 46	33 41	28 85	98 20	83 20	45 86
16 96	21 30	44 40	34 13	29 49	98 44	83 40	46 07
17 26	21 95	45 39	34 93	30 15	98 69	83 62	46 29
17 58	22 69	46 53	35 76	30 94	98 94	83 84	46 53
17 92	23 45	47 72	36 70	31 72	99 22	84 08	46 79
18 26	24 29	48 91	37 66	32 59	99 50	84 33	47 15
18 63	25 16	50 04	38 60	33 40	99 78	84 61	47 54
19 02	26 03	51 21	39 59	34 25	100 08	84 89	47 95
19 45	26 96	52 63	40 62	35 24	100 40	85 22	48 40
19 97	27 94	54 06	41 74	36 26	100 78	85 60	48 88
20 53	28 99	55 50	42 87	37 35	101 25	86 04	49 41
21 21	30 11	56 89	44 10	38 40	101 80	86 56	49 99
22 01	31 84	58 34	45 34	39 51	102 88	87 12	50 63
22 95	32 64	60 01	46 64	40 78	103 00	87 74	51 33
24 01	34 04	61 80	48 04	42 16	103 64	88 39	52 10
25 26	35 58	63 61	49 53	43 57	104 52	89 12	52 95
26 62	37 17	65 35	51 09	44 98	105 44	89 91	53 88
28 09	38 82	67 22	52 74	46 47	106 43	70 77	54 91
29 70	40 58	69 15	54 36	48 16	107 48	71 72	56 04
31 43	42 46	71 36	56 23	49 94	108 58	72 76	57 29
33 34	44 46	73 59	58 15	51 85	109 70	73 90	58 68
35 37	46 60	75 85	60 17	53 87	110 82	75 14	60 19
37 52	48 88	78 21	62 29	56 03	112 00	76 50	61 86
40 07	51 42	80 66	64 44	58 23	113 27	78 00	63 71
42 61	54 25	83 40	66 94	60 75	114 56	79 65	65 74
45 56	57 15	86 19	69 58	63 49	116 08	81 59	67 96
48 78	60 14	89 00	72 26	66 21	117 92	83 73	70 42
52 43	63 34	91 84	75 10	69 23	119 93	86 06	73 10
56 12	66 76	95 03	78 03	72 36	122 20	88 63	76 06
60 52	70 42	98 47	81 39	76 02	124 66	91 44	79 29
.....	74 34	102 00	84 96	79 88	127 15	94 54	.....
.....	78 54	105 52	88 57	83 82	129 68	97 95	.....
.....	83 04	109 24	92 45	88 08	132 56	101 68	.....
.....	87 86	113 29	96 81	92 88	135 73	105 79	.....
.....	93 76	118 24	101 68	98 20	139 22	110 28	.....

10 YEAR TERM PREMIUM RATES FOR \$1,000 INSURANCE

For term rates of Companies not given above see premium tables on preceding page

20-Year Term Premium Rates for \$1,000 Insurance.

Renewable without medical examination. Participates in surplus and of term if renewed.	Brooklyn.	Home.	Kansas Mutual.	Mutual Life of Ky.	Mutual Life of N. Y.	Penn Mutual.	Provident Life and Trust.	Provident Savings.	Union Central.	United States.
814 65	13 82	13 82	13 82	13 82	13 82	13 82	13 82	13 82	13 82	13 82
15 00	14 14	14 14	14 14	14 14	14 14	14 14	14 14	14 14	14 14	14 14
15 40	14 49	14 49	14 49	14 49	14 49	14 49	14 49	14 49	14 49	14 49
15 88	14 86	14 86	14 86	14 86	14 86	14 86	14 86	14 86	14 86	14 86
16 26	15 27	15 27	15 27	15 27	15 27	15 27	15 27	15 27	15 27	15 27
16 74	15 71	15 71	15 71	15 71	15 71	15 71	15 71	15 71	15 71	15 71
17 23	16 20	16 20	16 20	16 20	16 20	16 20	16 20	16 20	16 20	16 20
17 76	16 72	16 72	16 72	16 72	16 72	16 72	16 72	16 72	16 72	16 72
18 32	17 29	17 29	17 29	17 29	17 29	17 29	17 29	17 29	17 29	17 29
18 92	17 92	17 92	17 92	17 92	17 92	17 92	17 92	17 92	17 92	17 92
19 53	18 60	18 60	18 60	18 60	18 60	18 60	18 60	18 60	18 60	18 60
20 23	19 34	19 34	19 34	19 34	19 34	19 34	19 34	19 34	19 34	19 34
20 93	20 15	20 15	20 15	20 15	20 15	20 15	20 15	20 15	20 15	20 15
21 70	21 04	21 04	21 04	21 04	21 04	21 04	21 04	21 04	21 04	21 04
22 52	22 01	22 01	22 01	22 01	22 01	22 01	22 01	22 01	22 01	22 01
23 38	23 06	23 06	23 06	23 06	23 06	23 06	23 06	23 06	23 06	23 06
24 30	24 22	24 22	24 22	24 22	24 22	24 22	24 22	24 22	24 22	24 22
25 30	25 49	25 49	25 49	25 49	25 49	25 49	25 49	25 49	25 49	25 49
26 34	26 88	26 88	26 88	26 88	26 88	26 88	26 88	26 88	26 88	26 88
27 47	28 40	28 40	28 40	28 40	28 40	28 40	28 40	28 40	28 40	28 40
28 67	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04	30 04
29 96	31 83	31 83	31 83	31 83	31 83	31 83	31 83	31 83	31 83	31 83
31 33	33 76	33 76	33 76	33 76	33 76	33 76	33 76	33 76	33 76	33 76
32 80	35 82	35 82	35 82	35 82	35 82	35 82	35 82	35 82	35 82	35 82
34 40	38 05	38 05	38 05	38 05	38 05	38 05	38 05	38 05	38 05	38 05
36 08	40 44	40 44	40 44	40 44	40 44	40 44	40 44	40 44	40 44	40 44
37 86	43 01	43 01	43 01	43 01	43 01	43 01	43 01	43 01	43 01	43 01
39 78	45 77	45 77	45 77	45 77	45 77	45 77	45 77	45 77	45 77	45 77
41 84	48 79	48 79	48 79	48 79	48 79	48 79	48 79	48 79	48 79	48 79
44 08	51 89	51 89	51 89	51 89	51 89	51 89	51 89	51 89	51 89	51 89
46 39	54 98	54 98	54 98	54 98	54 98	54 98	54 98	54 98	54 98	54 98
48 96	58 07	58 07	58 07	58 07	58 07	58 07	58 07	58 07	58 07	58 07
51 58	61 16	61 16	61 16	61 16	61 16	61 16	61 16	61 16	61 16	61 16
54 45	64 25	64 25	64 25	64 25	64 25	64 25	64 25	64 25	64 25	64 25
57 53	67 34	67 34	67 34	67 34	67 34	67 34	67 34	67 34	67 34	67 34
60 83	70 43	70 43	70 43	70 43	70 43	70 43	70 43	70 43	70 43	70 43
64 36	73 52	73 52	73 52	73 52	73 52	73 52	73 52	73 52	73 52	73 52
68 14	76 61	76 61	76 61	76 61	76 61	76 61	76 61	76 61	76 61	76 61
72 20	79 70	79 70	79 70	79 70	79 70	79 70	79 70	79 70	79 70	79 70
76 53	82 79	82 79	82 79	82 79	82 79	82 79	82 79	82 79	82 79	82 79
81 20	85 88	85 88	85 88	85 88	85 88	85 88	85 88	85 88	85 88	85 88

term rates of companies not given above, see premium tables on preceding pages.

ILLUSTRATIONS OF RESULTS IN 1901.

GUARANTEED CASH VALUE POLICIES.

Age at Issue.	ORDINARY LIFE.						15 PREMIUMS LIFE			20 PREMIUMS LIFE		
	15 Year Period.			20 Year Period.			15 Year Period.			20 Year Period.		
	Divi- dend.	Total Cash.	Paid up.	Divi- dend.	Total Cash.	Paid up.	Divi- dend.	Total Cash.	Paid up.	Divi- dend.	Total Cash.	Paid up.
21	558	6196	8520	6140	6889	8810	615	8442	81280	8151	6619	81589
22	60	203	530	144	251	820	16	451	1280	157	634	1590
23	61	210	530	149	263	830	18	461	1280	164	650	1590
24	64	218	540	155	277	840	21	472	1280	171	666	1590
25	66	226	550	160	290	850	23	482	1280	176	681	1590
26	68	234	560	166	305	870	26	494	1280	183	697	1590
27	70	243	570	172	320	880	28	505	1280	191	715	1590
28	72	252	580	178	335	890	32	518	1280	198	732	1590
29	75	261	590	186	352	910	35	530	1280	206	751	1590
30	77	271	590	193	369	920	38	543	1280	215	770	1600
31	81	289	600	201	387	940	43	557	1280	224	790	1600
32	88	292	610	210	506	950	47	571	1280	235	811	1600
33	87	304	620	220	526	970	51	585	1280	244	832	1610
34	92	317	640	230	547	990	56	601	1280	256	855	1610
35	97	330	650	240	568	1000	61	616	1280	268	878	1620
36	102	344	660	253	591	1020	67	633	1300	282	908	1630
37	107	358	670	265	615	1040	73	650	1300	295	928	1640
38	112	372	680	278	639	1060	79	667	1300	311	955	1650
39	118	387	700	294	666	1080	86	685	1310	328	983	1660
40	124	402	710	311	694	1100	94	704	1310	344	1011	1670
41	130	418	720	328	723	1130	102	723	1320	363	1041	1680
42	137	435	740	347	754	1160	110	743	1320	384	1074	1700
43	145	452	750	369	787	1190	119	763	1330	407	1108	1720
44	154	471	770	392	823	1220	130	785	1340	432	1144	1740
45	164	491	780	419	860	1250	141	808	1350	459	1182	1760
46	175	512	800	448	901	1280	154	832	1360	489	1223	1790
47	187	534	820	481	945	1320	168	857	1370	523	1268	1820
48	200	557	840	516	992	1370	182	883	1380	559	1315	1860
49	213	581	860	556	1043	1420	198	910	1390	601	1367	1900
50	229	607	880	601	1099	1470	214	937	1410	647	1424	1940
51	246	634	910	653	1162	1530	233	967	1420	698	1485	1990
52	266	664	930	711	1231	1600	253	998	1440	758	1555	2050
53	288	696	960	779	1309	1680	277	1033	1470	826	1632	2120
54	313	731	990	855	1396	1770	304	1070	1490	908	1719	2200
55	341	769	1030	945	1496	1870	334	1111	1520	992	1817	2300
56	373	810	1070	1049	1611	1980	368	1155	1560	.....	.....	.....
57	409	856	1110	1170	1743	2120	408	1203	1600	.....	.....	.....
58	452	908	1160	1314	1898	2280	451	1257	1640	.....	.....	.....
59	501	966	1220	1486	2081	2470	500	1316	1700	.....	.....	.....
60	557	1032	1290	1692	2299	2700	559	1384	1760	.....	.....	.....
61	624	1108	1370	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	702	1196	1460	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	795	1300	1560	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	908	1423	1690	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	1040	1567	1840	.....	.....	.....	.....	.....	.....	.....	.....	.....

**ILLUSTRATIONS OF RESULTS IN 1901.
GUARANTEED CASH VALUE, ENDOWMENT
POLICIES.**

Age at Issue.	15 Year Endowment. 15 Year Period.			20 Year Endowment. 20 Year Period.			25 Year Endowment. 20 Year Period.			30 Year Endowment. 20 Year Period.		
	Divi- dend.	Total Cash.	Paid up.	Divi- dend.	Total Cash.	Paid up.	Divi- dend.	Total Cash.	Paid up.	Divi- dend.	Total Cash.	Paid up.
21	\$170	\$1170	\$3090	\$ 456	\$1456	\$3480	\$331	\$1050	\$1240	\$253	\$792	\$1100
22	173	1172	3040	459	1459	3410	333	1052	1240	257	796	1100
23	173	1173	2980	462	1462	3350	335	1054	1250	260	799	1100
24	174	1174	2920	465	1465	3280	338	1057	1250	263	802	1110
25	176	1176	2870	467	1467	3200	341	1060	1250	266	806	1110
26	178	1178	2810	470	1470	3150	345	1063	1250	269	809	1110
27	180	1180	2770	473	1473	3090	348	1066	1260	273	813	1120
28	182	1182	2710	476	1476	3030	351	1069	1260	276	817	1120
29	184	1184	2650	480	1480	2970	354	1072	1260	280	821	1130
30	187	1187	2600	484	1484	2920	358	1076	1270	286	827	1130
31	189	1189	2550	489	1489	2860	363	1081	1270	290	832	1140
32	192	1192	2500	493	1493	2810	368	1086	1280	296	838	1140
33	195	1195	2450	499	1499	2760	373	1091	1290	302	845	1150
34	198	1198	2400	505	1505	2710	380	1097	1290	308	852	1160
35	201	1201	2360	511	1511	2670	387	1104	1300	315	860	1170
36	205	1205	2320	518	1518	2620	394	1111	1310	324	870	1180
37	209	1209	2280	526	1526	2580	402	1119	1320	333	880	1190
38	213	1213	2230	535	1535	2540	412	1128	1330	342	890	1200
39	218	1218	2200	546	1546	2510	423	1139	1340	354	903	1210
40	223	1223	2160	557	1557	2480	434	1150	1350	367	917	1230
41	229	1229	2120	570	1570	2450	447	1162	1360	380	932	1250
42	235	1235	2090	584	1584	2430	461	1176	1380	397	950	1260
43	242	1242	2060	600	1600	2410	479	1193	1400	413	968	1280
44	249	1249	2030	618	1618	2390	497	1211	1420	434	991	1300
45	257	1257	2010	639	1639	2380	518	1231	1440	457	1015	1330
46	266	1266	1990	662	1662	2370	542	1254	1460	.....	.....	.....
47	276	1276	1980	688	1688	2370	567	1279	1490	.....	.....	.....
48	288	1288	1940	719	1719	2370	598	1309	1520	.....	.....	.....
49	300	1800	1920	753	1753	2380	635	1345	1560	.....	.....	.....
50	315	1815	1910	792	1792	2400	675	1383	1600	.....	.....	.....
51	330	1830	1900	839	1839	2420	.....	.....	.....	.....	.....	.....
52	348	1848	1890	891	1891	2460	.....	.....	.....	.....	.....	.....
53	368	1868	1890	952	1952	2500	.....	.....	.....	.....	.....	.....
54	391	1891	1890	1023	2023	2560	.....	.....	.....	.....	.....	.....
55	419	1419	1900	1106	2106	2630	.....	.....	.....	.....	.....	.....
56	452	1452	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....
57	489	1489	1940	.....	.....	.....	.....	.....	.....	.....	.....	.....
58	530	1530	1960	.....	.....	.....	.....	.....	.....	.....	.....	.....
59	577	1577	2000	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	631	1631	2040	.....	.....	.....	.....	.....	.....	.....	.....	.....

ILLUSTRATIONS OF RESULTS IN 1901.

CONTINUOUS INSTALMENT POLICIES.

Age at Issue.	ORDINARY LIFE.						15 PREMIUMS LIFE			20 PREMIUMS LIFE		
	15 Year Period.			20 Year Period.			15 Year Period.			20 Year Period.		
	Divi- dend.	Total Cash.	Paid up.	Divi- dend.	Total Cash.	Paid up.	Divi- dend.	Total Cash.	Paid up.	Divi- dend.	Total Cash.	Paid up.
21	845	\$151	\$400	\$108	\$261	\$624	\$12	\$341	\$986	\$117	\$ 477	\$1217
22	46	156	408	111	270	631	12	347	986	121	488	1217
23	47	162	408	115	280	639	14	355	986	127	501	1217
24	49	168	416	119	290	647	16	363	986	132	513	1224
25	51	174	424	123	300	655	18	371	986	136	524	1224
26	53	180	431	128	312	670	20	380	986	141	537	1224
27	54	187	439	132	323	678	22	389	986	148	551	1224
28	55	194	447	137	335	685	25	399	986	153	564	1224
29	58	201	454	143	348	701	27	408	986	158	578	1224
30	59	208	454	148	361	708	29	418	986	166	593	1232
31	62	217	462	155	375	724	33	429	993	172	608	1232
32	64	225	470	162	390	732	36	439	993	180	624	1232
33	67	234	477	169	405	747	39	450	993	188	641	1240
34	71	244	493	177	421	762	43	463	993	197	658	1240
35	76	254	500	184	437	770	47	474	993	206	676	1247
36	79	265	508	195	455	785	52	488	1001	217	695	1255
37	82	275	516	204	474	801	56	500	1001	228	715	1263
38	86	286	531	214	492	816	61	514	1001	239	735	1270
39	91	298	539	227	513	832	66	527	1009	253	757	1278
40	95	309	547	239	534	847	72	542	1009	264	778	1286
41	100	322	554	253	557	870	79	557	1016	280	802	1294
42	105	334	570	268	581	898	85	572	1016	296	827	1309
43	112	348	578	284	606	916	92	588	1024	313	853	1324
44	119	363	593	302	633	939	100	604	1032	333	881	1340
45	126	378	601	322	662	963	109	623	1040	353	910	1355
46	135	394	616	345	694	986	119	641	1047	377	942	1378
47	144	411	631	371	728	1016	129	660	1055	402	976	1401
48	154	429	647	397	764	1055	140	680	1063	431	1013	1432
49	164	447	662	428	803	1093	152	700	1070	463	1053	1463
50	176	467	678	463	846	1132	165	722	1086	498	1096	1494
51	189	488	701	503	895	1178	179	744	1093	537	1143	1532
52	205	511	716	548	948	1232	195	769	1109	583	1197	1578
53	222	536	739	600	1008	1294	213	795	1132	636	1257	1632
54	241	563	762	658	1075	1363	234	824	1147	696	1324	1694
55	263	593	798	728	1152	1440	257	855	1170	764	1399	1771
56	287	623	824	807	1240	1525	283	889	1201	844	1486	1856
57	315	659	855	901	1342	1632	313	927	1232	937	1586	1956
58	348	699	893	1011	1461	1756	347	968	1263	1047	1703	2071
59	385	744	939	1144	1602	1902	385	1013	1309	1179	1841	2210
60	429	795	988	1303	1770	2079	430	1065	1355	1337	2006	2379
61	480	853	1055	.....	.....	.....	483	1125	1409	.....	.....	.....
62	541	921	1124	.....	.....	.....	544	1193	1471	.....	.....	.....
63	612	1001	1201	.....	.....	.....	618	1274	1548	.....	.....	.....
64	699	1096	1301	.....	.....	.....	705	1367	1640	.....	.....	.....
65	801	1207	1417	.....	.....	.....	808	1477	1756	.....	.....	.....

ILLUSTRATIONS OF RESULTS IN 1901

GOLD DEBENTURE BOND.

Age at Issue.	ORDINARY LIFE.						15 Payment.			20 Payment.			15 Yr.	20 Yr.
	15 Year Period.			20 Year Period.			15 Year Period.			20 Year Period.			End't.	End't.
	Divi- dend.	Total Cash.	Paid up.	Divi- dend.	Total Cash.	Paid up.	Divi- dend.	Total Cash.	Paid up.	Divi- dend.	Total Cash.	Paid up.	15 Yr. Period	20 Yr. Period
21	875	8254	8676	8192	8414	81109	820	8575	81664	8244	8755	82054	8221	8586
22	78	264	689	197	428	1120	21	587	1664	251	773	2054	224	500
23	79	273	689	203	443	1120	23	599	1664	260	793	2054	225	504
24	83	283	702	210	460	1140	27	613	1664	269	813	2067	226	507
25	86	294	715	216	476	1150	30	627	1664	275	831	2067	229	510
26	88	304	728	224	494	1170	34	642	1664	281	850	2067	231	513
27	91	316	741	231	512	1180	36	656	1664	291	872	2067	234	517
28	94	328	754	239	531	1190	42	674	1664	299	893	2067	237	521
29	98	340	767	247	551	1210	46	690	1664	309	916	2067	239	526
30	100	352	767	256	572	1220	49	706	1664	319	939	2060	243	530
31	105	366	780	266	594	1240	56	724	1677	330	964	2060	246	537
32	108	380	793	277	617	1250	61	742	1677	341	989	2060	250	541
33	113	395	806	289	642	1250	66	760	1677	353	1015	2068	254	546
34	120	413	832	301	667	1300	73	782	1677	367	1048	2068	257	551
35	126	429	845	314	693	1320	79	801	1677	380	1071	2166	261	556
36	133	448	858	328	721	1340	87	823	1690	397	1102	2119	266	562
37	139	465	871	344	750	1350	95	845	1690	412	1132	2132	272	567
38	146	484	897	360	780	1380	103	867	1690	430	1165	2165	277	573
39	153	503	910	379	813	1410	112	891	1703	449	1199	2206	283	579
40	161	522	923	398	847	1440	122	915	1703	468	1233	2171	290	586
41	169	543	936	419	882	1460	133	940	1716	490	1270	2184	298	593
42	178	565	962	443	920	1490	143	966	1716	515	1310	2210	306	600
43	188	587	975	468	960	1520	155	992	1729	542	1352	2236	315	607
44	200	612	1001	497	1003	1550	169	1021	1742	571	1396	2262	324	614
45	213	638	1014	528	1049	1600	183	1050	1755	602	1442	2298	334	621
46	228	666	1040	564	1099	1640	200	1081	1768	638	1492	2337	346	628
47	243	694	1066	603	1153	1690	218	1114	1781	678	1547	2366	359	635
48	260	724	1092	646	1210	1740	237	1148	1794	721	1604	2418	374	642
49	277	755	1118	694	1272	1800	257	1183	1807	771	1668	2470	390	649
50	298	789	1144	749	1341	1870	278	1218	1833	826	1737	2532	410	656
51	320	824	1183	812	1418	1940	303	1257	18-6	887	1812	2597	430	663
52	346	863	1209	883	1502	2020	329	1298	1872	959	1897	2665	452	670
53	374	904	1248	965	1597	2100	360	1343	1911	1040	1991	2736	478	677
54	407	950	1287	1057	1703	2200	395	1391	1937	1133	2097	2800	506	684
55	443	999	1330	1166	1825	2350	434	1444	1976	1240	2217	2900	545	691
56	485	1053	1391	1293	1965	2490	478	1501	2028	1425	2309	3123	586	698
57	532	1113	1443	1440	2128	2660	528	1564	2080	1582	2378	3302	636	705
58	588	1181	1508	1618	2316	2860	586	1634	2132	1768	2576	3497	689	712
59	651	1256	1586	1825	2539	3090	654	1711	2210	1990	2808	3731	750	719
60	724	1342	1677	2076	2805	3370	727	1800	2288	2257	3037	4017	820	726
61	811	1440	1781	.....	.....	.....	815	1899	2379	.....	.....	.....	886	733
62	913	1555	1898	.....	.....	.....	919	2015	2483	.....	.....	.....	952	740
63	1034	1691	2028	.....	.....	.....	1043	2151	2613	.....	.....	.....	1108	747
64	1180	1850	2197	.....	.....	.....	1191	2309	2769	.....	.....	.....	1251	754
65	1352	2037	2392	.....	.....	.....	1365	2495	2964	.....	.....	.....	1490	761

LIFE POLICY—\$1000

20-Yr

Admitted Female Results.

Age at Issue.	Reserve		Mortality			
	1	2	3	4	5	6
22	\$196 17	\$19 54	3404	6571	\$415 17	\$24 01
23	198 83	13 93	407	546	420 38	28 13
24	198 90	14 48	411	554	443 90	32 52
25	199 78	13 15	415	555	452 75	29 04
26	199 87	13 78	419	558	472 87	30 36
27	204 30	13 37	437	569	479 30	32 04
28	209 03	13 55	443	567	506 06	33 12
29	214 78	14 64	454	597	531 78	35 57
30	221 19	15 40	467	575	539 19	37 55
31	229 49	16 33	484	583	557 49	39 41
32	236 57	17 32	495	544	573 57	41 39
33	243 54	18 17	441	595	595 56	44 52
34	253 03	19 26	442	572	616 03	47 39
35	263 32	20 70	455	589	642 32	50 30
36	275 79	22 34	469	1008	664 29	53 39
37	289 97	24 64	483	1,040	690 97	57 30
38	307 34	26 34	503	1,046	719 34	61 43
39	325 89	28 09	523	1,061	749 89	66 01
40	345 61	31 43	544	1,114	782 61	71 08
41	370 47	34 75	571	1,143	827 47	76 49
42	394 44	38 25	595	1,180	858 44	82 73
43	420 90	42 30	625	1,215	890 90	89 54
44	449 31	46 73	654	1,232	920 31	97 00
45	478 17	51 50	685	1,260	972 17	103 39
46	511 35	57 53	721	1,232	1,017 35	114 46
47	549 43	64 13	769	1,231	1,066 43	124 50
48	590 57	71 43	795	1,421	1,115 57	135 40
49	625 57	79 59	840	1,471	1,165 57	146 23
50	675 64	88 62	885	1,422	1,227 64	159 57
51	731 97	98 64	935	1,568	1,292 97	173 39
52	784 98	110 63	1,035	1,571	1,356 98	190 63
53	854 59	121 53	1,097	1,731	1,447 59	208 57
54	943 32	140 33	1,182	1,841	1,538 32	226 96
55	1,039 45	158 23	1,274	1,938	1,632 45	253 16
56	1,134 67	178 42	1,375	2,045	1,736 67	275 33
57	1,241 30	208 50	1,502	2,179	1,851 30	305 63
58	1,357 53	231 00	1,635	2,317	1,998 53	337 60
59	1,500 80	262 45	1,725	2,498	2,149 80	372 97
60	1,641 77	294 22	1,930	2,514	2,290 77	410 54
61	1,805 94	332 53	2,021	2,721	2,448 94	453 58

LIFE POLICY—\$1,000.

15-Year Distribution.

Age at Issue.	Adapted Former Results.			Automatic Paid-up Policy with Additions.	Guaranteed Cash Surrender Value and Adapted Former Results.	
	Cash.	Equivalents.			Cash.	Equivalent Annuity.
		Annuity.	Paid-up Additions.			
21	\$59 61	\$3 27	\$149	\$474	\$226 61	\$12 65
22	59 51	3 36	148	479	224 51	13 27
23	61 74	3 54	150	487	228 74	13 94
24	63 20	3 67	151	493	231 20	14 62
25	64 91	3 83	152	503	239 91	15 35
26	65 85	3 95	151	509	248 85	16 13
27	68 07	4 15	153	518	258 07	16 93
28	69 60	4 31	153	525	267 60	17 33
29	70 29	4 43	151	530	267 29	18 75
30	72 87	4 63	153	539	307 87	19 79
31	74 91	4 90	154	547	318 91	20 89
32	76 43	5 10	154	554	320 43	22 03
33	79 94	5 44	157	564	342 94	23 33
34	83 23	5 93	164	578	356 23	24 35
35	90 27	6 42	170	592	373 27	25 57
36	94 06	6 84	174	622	389 06	26 33
37	100 38	7 49	181	617	406 38	28 33
38	106 85	8 17	189	633	423 85	28 43
39	114 94	9 02	190	650	442 94	34 77
40	122 69	9 89	203	666	461 69	37 24
41	131 37	10 89	219	684	481 37	39 92
42	142 13	12 13	232	704	502 13	42 83
43	153 46	13 59	245	724	524 46	46 17
44	166 37	15 11	261	747	547 37	49 73
45	180 17	16 99	277	770	572 17	52 68
46	195 01	18 91	295	794	598 01	55 09
47	211 60	21 26	314	820	625 60	62 37
48	229 94	23 97	335	847	653 94	68 19
49	248 04	26 87	355	873	683 04	74 09
50	267 48	30 12	377	901	713 48	80 34
51	287 65	33 60	398	928	744 65	86 99
52	310 09	37 53	423	953	777 09	94 19
53	331 59	41 65	445	986	809 59	101 71
54	354 36	46 14	469	1,016	842 36	109 68
55	377 84	50 92	493	1,045	875 84	118 04
56	401 78	56 03	517	1,074	910 78	127 02
57	423 17	61 69	543	1,105	947 17	136 43
58	453 24	63 29	574	1,141	986 24	146 23
59	492 83	75 83	610	1,182	1,030 83	158 60
60	536 73	85 19	656	1,233	1,083 73	172 63
61	585 86	96 04	708	1,291	1,141 86	187 19
62	645 83	109 09	772	1,361	1,210 83	204 53
63	721 68	125 73	853	1,443	1,294 68	225 53
64	814 63	145 98	953	1,554	1,345 63	250 11
65	931 51	171 54	1,078	1,686	1,520 51	260 03

20 PAYMENT LIFE POLICY—\$1000.

20-Year Distribution:

					Guaranteed Cash Value and Form No. 1	
					Cash.	Equivalent Annuity.
					4	5
21	\$278 55	\$16 71	\$036	\$1,530	First Payment \$100.00	\$45 83
22	282 87	17 21	534	1,534		46 91
23	286 81	17 75	539	1,539		48 56
24	291 77	18 40	545	1,545		50 33
25	297 74	19 13	552	1,552		52 36
26	304 43	19 93	559	1,559		54 31
27	312 54	20 80	567	1,567		56 30
28	321 07	21 83	574	1,574		58 31
29	329 80	22 99	583	1,583		61 96
30	338 89	24 11	591	1,591		64 89
31	348 22	25 22	601	1,601		67 78
32	358 87	26 35	610	1,610		70 34
33	369 27	27 71	620	1,620		74 23
34	379 00	29 19	630	1,630		77 36
35	389 95	30 96	640	1,640		81 28
36	399 78	32 81	650	1,650		85 34
37	409 13	34 85	660	1,660		90 41
38	419 15	37 24	670	1,670		95 70
39	429 56	39 90	680	1,680		101 31
40	439 73	42 64	704	1,704		107 19
41	474 50	46 03	718	1,718	Second Payment \$100.00	113 63
42	495 41	49 59	730	1,730		120 34
43	517 09	53 34	744	1,744		127 79
44	540 70	57 39	758	1,758		137 55
45	568 64	62 30	773	1,773		147 03
46	599 77	67 24	788	1,788		156 35
47	631 33	72 31	803	1,803		167 43
48	665 89	77 37	821	1,821		179 10
49	699 51	90 05	837	1,837		193 31
50	733 16	100 03	853	1,853		206 50
51	101 23		1,081	2,081		228 10
52	104 29		1,087	2,087		241 09
53	108 03		1,103	2,103		250 80
54	109 99		1,247	2,247		262 00
55	117 27		1,339	2,339		275 12
56	124 05		1,407	2,407		288 28
57	131 05		1,509	2,509		304 03
58	138 19		1,599	2,599		320 33
59	145 25		1,659	2,659		334 30
60	152 33		2,030	2,030		353 17

16 PAYMENT LIFE POLICY—\$1,000

20-Year Distribution

Age at Death	Cash	Former Results.		Automatic	Cash	Equivalent Annuity.
		Equivalent.	Paid-up Additions.	Paid-up Policy with Additions.		
21		\$11 33	\$39	\$1,439	21	\$39 33
22		12 07	40	1,450	22	41 37
23		13 19	42	1,463	23	43 00
24		13 76	43	1,475	24	44 78
25		13 44	44	1,487	25	46 09
26		14 17	45	1,499	26	47 78
27		15 09	46	1,511	27	49 01
28		16 03	47	1,523	28	50 49
29		17 08	48	1,535	29	52 10
30		18 14	49	1,547	30	53 33
31		19 39	50	1,559	31	54 78
32	274	20 48	51	1,571	32	56 26
33	274	21 77	52	1,583	33	57 86
34	274	22 77	53	1,595	34	59 36
35	274	23 77	54	1,607	35	60 86
36	274	24 55	55	1,619	36	62 36
37	274	25 55	56	1,631	37	63 86
38	274	26 08	57	1,643	38	65 36
39	274	26 91	58	1,655	39	66 86
40	274	27 39	59	1,667	40	68 36
41		28 79	60	1,679	41	69 86
42		29 43	61	1,691	42	71 36
43		30 31	62	1,703	43	72 86
44		31 34	63	1,715	44	74 36
45		32 06	64	1,727	45	75 86
46		32 38	65	1,739	46	77 36
47		32 21	66	1,751	47	78 86
48		32 78	67	1,763	48	80 36
49		33 10	68	1,775	49	81 86
50		33 31	69	1,787	50	83 36
51		33 37	70	1,799	51	84 86
52		33 37	71	1,811	52	86 36
53		33 37	72	1,823	53	87 86
54		33 37	73	1,835	54	89 36
55		33 37	74	1,847	55	90 86
56		33 37	75	1,859	56	92 36
57		33 37	76	1,871	57	93 86
58		33 37	77	1,883	58	95 36
59		33 37	78	1,895	59	96 86
60		33 37	79	1,907	60	98 36
61		33 37	80	1,919	61	99 86
62		33 37	81	1,931	62	101 36
63		33 37	82	1,943	63	102 86
64		33 37	83	1,955	64	104 36
65		33 37	84	1,967	65	105 86
66		33 37	85	1,979	66	107 36
67		33 37	86	1,991	67	108 86
68		33 37	87	2,003	68	110 36
69		33 37	88	2,015	69	111 86
70		33 37	89	2,027	70	113 36
71		33 37	90	2,039	71	114 86
72		33 37	91	2,051	72	116 36
73		33 37	92	2,063	73	117 86
74		33 37	93	2,075	74	119 36
75		33 37	94	2,087	75	120 86
76		33 37	95	2,099	76	122 36
77		33 37	96	2,111	77	123 86
78		33 37	97	2,123	78	125 36
79		33 37	98	2,135	79	126 86
80		33 37	99	2,147	80	128 36
81		33 37	100	2,159	81	129 86
82		33 37	101	2,171	82	131 36
83		33 37	102	2,183	83	132 86
84		33 37	103	2,195	84	134 36
85		33 37	104	2,207	85	135 86
86		33 37	105	2,219	86	137 36
87		33 37	106	2,231	87	138 86
88		33 37	107	2,243	88	140 36
89		33 37	108	2,255	89	141 86
90		33 37	109	2,267	90	143 36
91		33 37	110	2,279	91	144 86
92		33 37	111	2,291	92	146 36
93		33 37	112	2,303	93	147 86
94		33 37	113	2,315	94	149 36
95		33 37	114	2,327	95	150 86
96		33 37	115	2,339	96	152 36
97		33 37	116	2,351	97	153 86
98		33 37	117	2,363	98	155 36
99		33 37	118	2,375	99	156 86
100		33 37	119	2,387	100	158 36

TEN-PAYMENT LIFE POLICY-6000.

Age at Issue		Annual Premium		Total Premiums		Cash Value		Surrender Value		Death Benefit	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
18	18	10.00	8.00	10.00	8.00	10.00	8.00	10.00	8.00	6000.00	6000.00
19	19	10.00	8.00	20.00	16.00	10.00	8.00	10.00	8.00	6000.00	6000.00
20	20	10.00	8.00	30.00	24.00	10.00	8.00	10.00	8.00	6000.00	6000.00
21	21	10.00	8.00	40.00	32.00	10.00	8.00	10.00	8.00	6000.00	6000.00
22	22	10.00	8.00	50.00	40.00	10.00	8.00	10.00	8.00	6000.00	6000.00
23	23	10.00	8.00	60.00	48.00	10.00	8.00	10.00	8.00	6000.00	6000.00
24	24	10.00	8.00	70.00	56.00	10.00	8.00	10.00	8.00	6000.00	6000.00
25	25	10.00	8.00	80.00	64.00	10.00	8.00	10.00	8.00	6000.00	6000.00
26	26	10.00	8.00	90.00	72.00	10.00	8.00	10.00	8.00	6000.00	6000.00
27	27	10.00	8.00	100.00	80.00	10.00	8.00	10.00	8.00	6000.00	6000.00
28	28	10.00	8.00	110.00	88.00	10.00	8.00	10.00	8.00	6000.00	6000.00
29	29	10.00	8.00	120.00	96.00	10.00	8.00	10.00	8.00	6000.00	6000.00
30	30	10.00	8.00	130.00	104.00	10.00	8.00	10.00	8.00	6000.00	6000.00
31	31	10.00	8.00	140.00	112.00	10.00	8.00	10.00	8.00	6000.00	6000.00
32	32	10.00	8.00	150.00	120.00	10.00	8.00	10.00	8.00	6000.00	6000.00
33	33	10.00	8.00	160.00	128.00	10.00	8.00	10.00	8.00	6000.00	6000.00
34	34	10.00	8.00	170.00	136.00	10.00	8.00	10.00	8.00	6000.00	6000.00
35	35	10.00	8.00	180.00	144.00	10.00	8.00	10.00	8.00	6000.00	6000.00
36	36	10.00	8.00	190.00	152.00	10.00	8.00	10.00	8.00	6000.00	6000.00
37	37	10.00	8.00	200.00	160.00	10.00	8.00	10.00	8.00	6000.00	6000.00
38	38	10.00	8.00	210.00	168.00	10.00	8.00	10.00	8.00	6000.00	6000.00
39	39	10.00	8.00	220.00	176.00	10.00	8.00	10.00	8.00	6000.00	6000.00
40	40	10.00	8.00	230.00	184.00	10.00	8.00	10.00	8.00	6000.00	6000.00
41	41	10.00	8.00	240.00	192.00	10.00	8.00	10.00	8.00	6000.00	6000.00
42	42	10.00	8.00	250.00	200.00	10.00	8.00	10.00	8.00	6000.00	6000.00
43	43	10.00	8.00	260.00	208.00	10.00	8.00	10.00	8.00	6000.00	6000.00
44	44	10.00	8.00	270.00	216.00	10.00	8.00	10.00	8.00	6000.00	6000.00
45	45	10.00	8.00	280.00	224.00	10.00	8.00	10.00	8.00	6000.00	6000.00
46	46	10.00	8.00	290.00	232.00	10.00	8.00	10.00	8.00	6000.00	6000.00
47	47	10.00	8.00	300.00	240.00	10.00	8.00	10.00	8.00	6000.00	6000.00
48	48	10.00	8.00	310.00	248.00	10.00	8.00	10.00	8.00	6000.00	6000.00
49	49	10.00	8.00	320.00	256.00	10.00	8.00	10.00	8.00	6000.00	6000.00
50	50	10.00	8.00	330.00	264.00	10.00	8.00	10.00	8.00	6000.00	6000.00
51	51	10.00	8.00	340.00	272.00	10.00	8.00	10.00	8.00	6000.00	6000.00
52	52	10.00	8.00	350.00	280.00	10.00	8.00	10.00	8.00	6000.00	6000.00
53	53	10.00	8.00	360.00	288.00	10.00	8.00	10.00	8.00	6000.00	6000.00
54	54	10.00	8.00	370.00	296.00	10.00	8.00	10.00	8.00	6000.00	6000.00
55	55	10.00	8.00	380.00	304.00	10.00	8.00	10.00	8.00	6000.00	6000.00
56	56	10.00	8.00	390.00	312.00	10.00	8.00	10.00	8.00	6000.00	6000.00
57	57	10.00	8.00	400.00	320.00	10.00	8.00	10.00	8.00	6000.00	6000.00
58	58	10.00	8.00	410.00	328.00	10.00	8.00	10.00	8.00	6000.00	6000.00
59	59	10.00	8.00	420.00	336.00	10.00	8.00	10.00	8.00	6000.00	6000.00
60	60	10.00	8.00	430.00	344.00	10.00	8.00	10.00	8.00	6000.00	6000.00
61	61	10.00	8.00	440.00	352.00	10.00	8.00	10.00	8.00	6000.00	6000.00
62	62	10.00	8.00	450.00	360.00	10.00	8.00	10.00	8.00	6000.00	6000.00
63	63	10.00	8.00	460.00	368.00	10.00	8.00	10.00	8.00	6000.00	6000.00
64	64	10.00	8.00	470.00	376.00	10.00	8.00	10.00	8.00	6000.00	6000.00
65	65	10.00	8.00	480.00	384.00	10.00	8.00	10.00	8.00	6000.00	6000.00
66	66	10.00	8.00	490.00	392.00	10.00	8.00	10.00	8.00	6000.00	6000.00
67	67	10.00	8.00	500.00	400.00	10.00	8.00	10.00	8.00	6000.00	6000.00
68	68	10.00	8.00	510.00	408.00	10.00	8.00	10.00	8.00	6000.00	6000.00
69	69	10.00	8.00	520.00	416.00	10.00	8.00	10.00	8.00	6000.00	6000.00
70	70	10.00	8.00	530.00	424.00	10.00	8.00	10.00	8.00	6000.00	6000.00
71	71	10.00	8.00	540.00	432.00	10.00	8.00	10.00	8.00	6000.00	6000.00
72	72	10.00	8.00	550.00	440.00	10.00	8.00	10.00	8.00	6000.00	6000.00
73	73	10.00	8.00	560.00	448.00	10.00	8.00	10.00	8.00	6000.00	6000.00
74	74	10.00	8.00	570.00	456.00	10.00	8.00	10.00	8.00	6000.00	6000.00
75	75	10.00	8.00	580.00	464.00	10.00	8.00	10.00	8.00	6000.00	6000.00
76	76	10.00	8.00	590.00	472.00	10.00	8.00	10.00	8.00	6000.00	6000.00
77	77	10.00	8.00	600.00	480.00	10.00	8.00	10.00	8.00	6000.00	6000.00
78	78	10.00	8.00	610.00	488.00	10.00	8.00	10.00	8.00	6000.00	6000.00
79	79	10.00	8.00	620.00	496.00	10.00	8.00	10.00	8.00	6000.00	6000.00
80	80	10.00	8.00	630.00	504.00	10.00	8.00	10.00	8.00	6000.00	6000.00
81	81	10.00	8.00	640.00	512.00	10.00	8.00	10.00	8.00	6000.00	6000.00
82	82	10.00	8.00	650.00	520.00	10.00	8.00	10.00	8.00	6000.00	6000.00
83	83	10.00	8.00	660.00	528.00	10.00	8.00	10.00	8.00	6000.00	6000.00
84	84	10.00	8.00	670.00	536.00	10.00	8.00	10.00	8.00	6000.00	6000.00
85	85	10.00	8.00	680.00	544.00	10.00	8.00	10.00	8.00	6000.00	6000.00
86	86	10.00	8.00	690.00	552.00	10.00	8.00	10.00	8.00	6000.00	6000.00
87	87	10.00	8.00	700.00	560.00	10.00	8.00	10.00	8.00	6000.00	6000.00
88	88	10.00	8.00	710.00	568.00	10.00	8.00	10.00	8.00	6000.00	6000.00
89	89	10.00	8.00	720.00	576.00	10.00	8.00	10.00	8.00	6000.00	6000.00
90	90	10.00	8.00	730.00	584.00	10.00	8.00	10.00	8.00	6000.00	6000.00

15 PAYMENT LIFE POLICY--\$1000.

15-Year Distribution.

25	87 06	5 14	204	1,201	888 06	8
26	91 81	5 50	210	1,210	898 71	8
27	94 98	5 78	213	1,218	901 98	8
28	98 42	6 10	215	1,218	905 42	8
29	102 00	6 43	219	1,219	909 00	8
30	106 22	6 88	222	1,222	912 22	4
31	110 34	7 21	227	1,2	918 24	4
32	115 09	7 74	231	1,2	924 08	4
33	121 59	8 23	235	1,2	930 59	4
34	127 14	8 82	238	1,2	938 14	4
35	134 71	9 58	244	1,2	946 71	5
36	142 89	10 40	251	1,2	956 89	5
37	151 76	11 22	255	1,2	967 76	5
38	160 80	12 30	258	1,2	978 80	5
39	171 22	13 47	263	1,2	991 22	6
40	183 53	14 20	268	1,2	1014 53	6
41	198 00	16 29	273	1,222	1028 00	6
42	204 91	17 54	277	1,241	1051 91	7
43	222 37	19 52	285	1,252	1075 37	7
44	237 40	21 00	288	1,252	1092 40	8
45	253 20	22 75	290	1,252	1092 20	8
46	270 08	24 18	295	1,402	1207 08	9
47	289 21	25 06	299	1,422	1208 21	10
48	306 80	26 14	300	1,422	1,208 80	10
49	325 04	26 61	301	1,471	1,252 04	11
50	337 98	27 52	304	1,481	1,252 98	12
51	374 04	42 20	318	1,512	1,194 04	12
52	395 47	45 29	322	1,542	1,138 47	14
53	426 75	52 28	329	1,552	1,108 75	14
54	446 84	53 57	335	1,558	1,229 84	16
55	477 12	64 20	339	1,558	1,267 12	17
56	505 80	70 51	342	1,558	1,204 80	18
57	523 45	75 72	345	1,578	1,241 45	19
58	542 88	83 42	348	1,582	1,277 88	20
59	560 48	90 84	351	1,721	1,415 48	21
60	621 08	98 72	351	1,761	1,456 08	22
61	652 93	103 18	355	1,723	1,502 93	24
62	702 23	115 52	359	1,729	1,552 23	25
63	752 41	121 08	360	1,800	1,611 41	26
64	813 45	145 77	361	1,851	1,679 45	27
65	889 12	163 58	1,041	2,041	1,772 12	28

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1 Cash for
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or Result.

End
Answer

INSERT TO

ADAPTED ILLUSTRATIONS

(FOR USE OF AGENTS ONLY)

EXAMPLES OF DIVIDENDS

ON

TEN AND FIFTEEN YEAR

DISTRIBUTION POLICIES

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DIVIDEND DECLARED IN 1901, ON \$1.00

Ten Year Distribution Policies issued in 1891.

Life.			Life—10 Premiums.			Life—15 Premiums.		
Age at Issue.	Cash.	Addition.	Age at Issue.	Cash.	Addition.	Age at Issue.	Cash.	Addition.
22	\$45 00	\$128	21	\$82 43	\$231	22	\$67 18	\$185
23	47 39	130	22	83 91	231	23	74 49	187
24	48 08	130	23	85 17	230	24	79 08	188
25	49 58	131	24	87 18	231	25	80 00	191
26	50 90	132	25	88 98	231	26	82 00	192
27	52 00	133	26	90 46	230			
28	53 90	133	27	92 71	231			
29	54 63	133	28	94 09	231			
30	56 08	134	29	95 38	230			
31	57 94	134	30	96 79	231			
32	59 25	136	31	101 65	233			
33	60 91	137	32	103 62	233			
34	63 25	138	33	106 08	233			
35	65 27	141	34	109 15	235			
36	68 06	141	35	111 89	236			
37	69 98	143	36	114 35	236			
38	72 30	144	37	118 33	239			
39	74 72	146	38	120 50	239			
40	77 30	150	39	124 97	241			
41	80 33	152	40	127 73	241			
42	83 68	155	41	132 05	244			
43	87 05	158	42	135 94	246			
44	91 07	162	43	140 31	250			
45	94 43	164	44	145 17	253			
46	99 11	169	45	150 52	256			
47	103 14	172	46	155 34	259			
48	108 36	178	47	160 59	268			
49	113 85	182	48	167 25	268			
50	119 44	189	49	173 39	272			
51	125 18	193	50	179 92	277			
52	132 04	199	51	187 00	284			
53	139 91	208	52	195 27	291			
54	147 78	216	53	204 10	298			
55	156 64	224	54	213 25	305			
56	165 26	233	55	223 79	314			
57	176 18	245	56	233 89	325			
58	187 15	256	57	245 80	336			
59	199 11	267	58	257 63	345			
60	212 62	281	59	271 60	359			
61	225 20	299	60	286 98	376			
62	244 02	315	61	304 41	391			
63	262 58	333	62	321 19	408			
64	282 16	353	63	340 02	425			
65	303 91	377	64	362 14	449			
66	328 79	401	65	411 22	476			
67	355 93	431	67	440 55	529			
			Life—Single Payment.			Life—20 Premiums.		
			33	\$73 64	\$162	21	\$58 61	\$164
			34	94 00	167	22	60 99	165
						23	63 44	165
						24	63 41	166
						25	64 22	166
						26	65 08	164
						27	67 25	164
						28	69 43	166
						29	70 40	165
						30	72 21	166
						31	74 73	168
						32	76 09	167
						33	78 18	168
						34	80 84	171
						35	82 51	170
						36	85 45	173
						37	87 32	173
						38	90 77	175
						39	92 87	176
						40	96 54	179
						41	99 78	181
						42	103 60	184
						43	108 30	188
						44	115 85	193
						45	120 47	198
						46	130 67	205
						47	136 22	210
						48	143 03	216
						49	150 03	224
						50	157 14	229
						51	174 49	245
						52	220 09	291
						53	234 33	307

DIVIDEND DECLARED IN 1901, ON \$1,000

Ten Year Distribution Policies issued in 1891.

10 Year Endowment.		20 Year Endowment.			15 Year Endowment.		
Age at Issue.	Cash.	Age at Issue.	Cash.	Addition.	Age at Issue.	Cash.	Addition.
21	\$190 88	21	\$95 41	\$180	21	\$127 02	\$150
22	190 91	22	95 78	180	22	128 12	155
23	191 38	23	96 10	181	23	128 11	158
24	192 89	24	97 04	182	24	128 94	159
25	193 38	25	98 78	183	25	129 70	160
26	194 94	26	98 84	183	26	129 38	162
27	195 58	27	99 84	185	27	129 72	163
28	196 81	28	100 79	186	28	141 08	164
29	197 17	29	102 38	188	29	143 44	172
30	198 40	30	104 51	141	30	150 68	175
31	199 71	31	105 89	143	31	158 85	184
32	200 61	32	107 02	144	32	163 08	188
33	201 08	33	108 96	146	33	165 83	192
34	202 68	34	110 72	149	34	168 72	213
35	203 53	35	112 23	150	35	201 92	232
36	205 28	36	113 51	152	36	211 09	243
37	206 94	37	115 47	153	37	218 27	251
38	208 53	38	118 06	153	38	202 80	252
39	210 98	39	120 31	161			
40	212 28	40	122 28	163	15 Year Endowment. 10 Premiums.		
41	214 40	41	125 54	167	39	\$164 62	\$124
42	217 22	42	128 36	171	35	176 04	206
43	220 01	43	131 32	172	61	319 75	365
44	222 48	44	148 95	195			
45	226 57	45	154 52	201	20 Year Endowment. 10 Premiums.		
46	229 37	46	174 42	225	35	\$144 92	\$196
47	238 77				36	148 67	201
48	237 81	25 Year Endowment.			37	158 28	206
49	242 59	33	\$87 08	\$125	38	164 65	209
50	247 61	39	97 12	148	39	158 55	211
51	253 26	30 Year Endowment.			36	158 26	214
52	259 53	31	\$46 27	\$119	37	158 73	214
53	267 18	32	67 40	141			
54	274 96						
55	282 07						
56	288 44						
57	298 49						
58	314 73						
59	327 07						
60	337 08						
61	375 52						
62	394 67						

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DIVIDEND DECLARED IN 1901, ON \$1,000.

Fifteen Year Distribution Policies Issued in 1886.

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Life.			15 Year Endowment.		
Age at Issue	Cash	Addition.	Age at Issue.	Cash.	Addition.
27	\$114 38	\$257	25	\$272 28	
29	120 09	260	30	280 94	..
30	123 36	260	33	287 48	..
34	140 38	271	34	289 28	..
36	149 11	276	36	296 06	...
43	198 33	317	40	312 04	...
Life—15 Premiums.			20 Year Endowment.		
21	\$182 07	\$462	46	\$288 57	\$385
24	190 75	384			
27	159 09	358			
28	162 59	358			
30	170 00	359			
31	174 01	359			
33	183 00	362			
34	187 31	362			
36	199 27	369			
37	204 22	370			
39	218 49	380			
40	225 59	384			
42	239 95	394			
43	249 04	398			
44	259 54	408			
45	268 79	414			
46	282 12	426			
48	307 44	449			
54	419 60	554			
Life—20 Premiums.					
34	107 16	323			

TE—The additions are given, when the terms of the policy have been complied with.

OLICY—\$1000.

Rate up with rate.	Quoted Cash Surrender Value and Adapted Former Results.	
	Cash.	Equivalent Annuity.
	\$	\$
69 00	171	5500 52
71 75	173	511 00
73 77	175	581 75
75 08	176	584 77
78 67	175	544 08
80 68	180	555 67
83 01	181	587 66
85 94	182	580 01
89 88	185	599 94
	188	606 23
92 74	191	74
97 88	197	88
101 60	200	66
106 41	205	69
113 19	214	19
120 04	222	04
127 83	231	83
136 42	243	42
146 27	254	27
156 82	266	82
167 99	280	99
179 28	293	28
190 97	306	97
203 10	319	10
214 90	331	90
227 30	343	30
241 07	356	07
253 28	369	28
265 59	382	59
281 49	396	49
306 91	410	91
312 06	426	06
320 01	443	01
327 93	460	93
333 69	473	69
339 56	505	56
412 66	594	66
464 53	544	53
468 39	557	39
482 22	590	22
510 68	617	68
541 76	647	76
575 72	681	72
619 10	724	10
667 63	773	63
	1,410	1,358 08
	1,426	1,367 75
	1,443	1,424 72
	1,460	1,424 72
	1,473	1,424 72
	1,506	1,424 72
	1,534	1,424 72
	1,544	1,424 72
	1,557	1,424 72
	1,590	1,424 72
	1,517	1,358 08
	1,547	1,367 75
	1,581	1,424 72
	1,724	1,424 72
	1,773	1,424 72

ENDOWMENT POLICY--\$1,000.

Adapted Former Results--Cash.

Age at Issue.	20 Year Endowment.	15 Year Endowment.	20 Year Endowment.
	20 Year Distribution.	15 Year Distribution.	10 Premiums. 20 Year Distribution
21	\$271 47	\$221 45	\$442 88
22	574 94	323 40	444 88
23	578 42	323 35	447 20
24	582 21	324 30	449 18
25	585 69	325 25	451 70
26	590 11	326 20	454 22
27	594 85	327 15	457 10
28	599 29	328 10	455 57
29	604 65	329 05	453 80
30	610 34	330 00	457 96
31	611 54	331 40	461 80
32	613 03	332 30	465 65
33	614 77	334 50	465 84
34	617 72	336 20	470 48
35	626 46	338 00	471 25
36	630 26	339 30	477 04
37	635 56	342 00	482 92
38	641 72	344 20	489 68
39	646 42	346 60	496 98
40	652 58	349 20	509 22
41	671 92	352 00	518 14
42	683 81	355 00	527 78
43	696 11	358 20	538 67
44	711 22	361 00	550 81
45	728 71	365 20	563 40
46	758 64	370 11	583 26
47	786 61	376 17	599 72
48	811 64	381 04	617 80
49	845 57	390 11	637 85
50	876 98	400 07	659 87
51	921 01	411 87	683 67
52	960 61	423 61	709 99
53	1,053 74	436 31	738 99
54	1,123 50	450 30	770 31
55	1,199 91	466 44	809 54
56	1,280 37	483 01	847 23
57	1,366 63	509 17	887 80
58	1,512 29	536 51	932 14
59	1,646 63	566 40	980 06
60	1,991 26	599 83	1,037 78
61		638 43	
62		687 07	
63		752 49	
64		832 01	
65		923 03	

Five Per Cent. 20 Year Gold Bond Policy

Continuous Deposits, 20 Year Distribution

\$1,000.

January 1, 1904

21	\$25.40	\$229.00	\$12.75	\$527	\$1,004	\$541.70
22	26.03	236.70	14.43	531	1,009	550.70
23	26.63	243.90	15.14	536	1,114	558.66
24	27.23	251.51	15.55	541	1,120	568.61
25	27.55	259.52	16.07	546	1,125	578.52
26	28.51	267.01	17.44	549	1,128	588.61
27	29.23	273.74	18.20	550	1,170	598.84
28	29.95	280.23	19.19	553	1,183	609.23
29	30.73	286.65	20.09	557	1,186	708.65
30	31.55	293.48	21.35	556	1,217	727.48
31	32.43	300.72	22.47	571	1,223	739.78
32	33.33	317.33	23.71	575	1,247	778.23
33	34.28	329.35	25.20	585	1,249	805.25
34	35.30	344.23	27.04	597	1,250	836.23
35	36.38	359.90	29.08	612	1,255	867.23
36	37.53	373.41	31.37	630	1,254	901.41
37	38.71	401.07	34.94	655	1,278	939.07
38	39.99	425.23	37.43	681	1,414	978.23
39	41.33	453.32	41.05	709	1,453	1,031.33
40	42.75	483.45	45.84	745	1,493	1,086.45
41	44.23	514.74	49.91	777	1,530	1,113.74
42	45.87	549.27	55.29	815	1,566	1,142.27
43	47.50	584.91	60.98	853	1,603	1,213.91
44	49.42	624.01	67.59	893	1,633	1,269.01
45	51.33	667.31	75.14	940	1,739	1,347.31
46	53.41	717.07	83.75	994	1,802	1,392.07
47	55.02	770.69	93.41	1,051	1,867	1,459.69
48	57.97	819.36	102.53	1,096	1,919	1,531.36
49	60.46	892.23	114.66	1,167	1,994	1,601.23
50	63.15	953.22	123.71	1,246	2,085	1,683.22
51	65.98	1,037.33	144.67	1,325	2,181	1,783.33
52	69.00	1,133.17	162.53	1,431	2,241	1,849.17
53	72.23	1,231.04	183.45	1,542	2,401	2,005.04
54	75.69	1,342.16	200.49	1,662	2,549	2,130.16
55	79.37	1,466.91	222.53	1,794	2,685	2,267.91

Five Per Cent. 20 Year Gold Bond Policy.

Continuous Deposits, 15 Year Distribution.

\$1,000.

January 1, 1901.

Age at Issue	Annual Deposit	ADAPTED ACTUAL RESULTS			Automatic Paid-up Policy with Additions	Guaranteed Cash Surrender Value and Adapted Actual Results
		Cash	EQUIVALENTS			
			Annuity	Paid-up Additions		
	0	1	2	3a	3b	4
21	\$25.49	\$74.99	\$4.18	\$190	\$614	\$293.99
22	26.03	75.22	4.25	186	618	303.29
23	26.62	75.58	4.33	184	624	311.88
24	27.22	76.10	4.42	181	630	321.10
25	27.85	76.78	4.52	178	636	330.78
26	28.51	77.62	4.64	177	644	342.69
27	29.23	78.73	4.80	176	652	352.78
28	29.95	80.20	4.97	176	661	364.90
29	30.73	82.28	5.18	176	671	378.28
30	31.55	84.55	5.42	177	681	391.55
31	32.43	87.20	5.70	178	691	405.90
32	33.33	90.12	6.01	181	703	421.12
33	34.28	93.29	6.35	184	715	436.89
34	35.30	96.73	6.73	186	726	452.73
35	36.38	100.70	7.15	189	740	469.70
36	37.53	105.22	7.65	194	754	486.92
37	38.71	110.19	8.22	199	768	504.19
38	39.99	115.74	8.84	204	782	522.74
39	41.33	121.90	9.56	211	800	540.90
40	42.75	128.64	10.37	217	815	570.64
41	44.28	134.68	11.18	224	831	591.68
42	45.87	142.64	12.17	232	848	612.64
43	47.59	151.94	13.31	241	866	635.94
44	49.42	160.33	14.56	251	885	657.23
45	51.36	170.30	15.97	263	905	682.30
46	53.41	181.31	17.56	274	925	707.31
47	55.62	193.97	19.49	287	947	733.97
48	57.97	208.48	21.74	304	972	761.48
49	60.46	225.12	24.30	322	998	793.12
50	63.15	244.15	27.40	343	1,027	826.15
51	65.98	265.58	31.01	368	1,060	861.58
52	69.00	289.72	35.11	395	1,083	895.72
53	72.23	316.46	39.75	424	1,180	940.46
54	75.69	346.26	45.08	458	1,172	982.26
55	79.37	376.36	50.71	490	1,210	1,026.36
56	83.29	409.87	57.09	525	1,252	1,073.87
57	87.50	442.81	63.80	561	1,294	1,119.81
58	91.96	478.08	71.23	598	1,338	1,167.02
59	96.78	515.12	79.25	638	1,384	1,217.12
60	101.91	554.24	87.97	677	1,430	1,268.24

Five Per Cent. 20 Year Gold Bond Policy.

Limited Deposits, 20 Premiums, 20 Year Distribution.

\$1,000.

January 1, 1901.

Age at Issue	Annual Deposit	ADAPTED FORMER RESULTS			Paid-up Policy with Additions	Guaranteed Cash Surrender Value and Adapted Former Results
		Cash	EQUIVALENTS			
			Annuity	Paid-up Additions		
0		1	2	2a	2b	4
21	\$35.91	\$383.50	\$21.80	\$833	\$1,833	\$983.50
22	37.49	383.36	22.45	827	1,827	1,004.36
23	38.13	373.63	23.16	820	1,820	1,022.63
24	38.80	360.75	24.01	812	1,812	1,042.75
25	39.48	346.55	24.96	810	1,810	1,063.55
26	40.18	337.23	26.00	812	1,812	1,086.23
27	40.92	403.35	27.26	821	1,821	1,110.35
28	41.69	418.92	28.55	827	1,827	1,134.92
29	42.50	429.03	29.87	836	1,836	1,161.03
30	43.33	442.25	31.46	850	1,836	1,189.25
31	44.21	451.96	32.91	856	1,836	1,213.96
32	45.11	451.01	34.39	865	1,835	1,239.01
33	45.07	452.76	36.15	869	1,839	1,265.76
34	47.06	455.46	38.69	843	1,843	1,294.46
35	48.12	501.06	40.40	852	1,852	1,324.06
36	49.20	516.42	42.31	861	1,861	1,354.42
37	50.32	522.59	45.47	870	1,870	1,384.59
38	51.52	552.21	48.59	884	1,884	1,419.21
39	52.77	573.36	52.06	900	1,900	1,454.36
40	54.11	596.01	55.90	918	1,918	1,491.01
41	55.49	619.33	60.06	936	1,936	1,529.33
42	56.96	646.51	64.36	960	1,960	1,569.51
43	58.52	674.80	70.36	983	1,983	1,611.80
44	60.15	705.61	76.44	1,011	2,011	1,656.61
45	61.88	739.46	83.25	1,041	2,041	1,703.46
46	63.71	773.56	90.35	1,072	2,072	1,752.56
47	65.66	810.86	98.27	1,106	2,106	1,802.86
48	67.73	855.67	107.49	1,149	2,149	1,855.67
49	69.93	908.55	118.29	1,201	2,201	1,908.55
50	72.27	968.64	130.53	1,263	2,263	1,968.64
51	74.76	1,045.68	145.53	1,345	2,345	2,045.68
52	77.43	1,127.80	162.49	1,431	2,431	2,127.80
53	80.24	1,216.29	181.26	1,524	2,524	2,216.29
54	83.29	1,314.12	202.17	1,627	2,627	2,314.12
55	86.52	1,418.86	225.51	1,735	2,735	2,418.86

Five Per Cent. 20 Year Gold Bond Policy.

Limited Deposits, 15 Premiums, 20 Year Distribution.

\$1,000.

January 1, 1901.

Age at Issue	Annual Deposit	ADAPTED FORMER RESULTS			Paid-up Policy with Additions	Guaranteed Cash Surrender Value and Adapted Former Results
		Cash	EQUIVALENTS			
			Annuity	Paid-up Additions		
	0	1	2	3a	3b	4
21	\$43.93	\$244.30	\$14.63	\$559	\$1,559	\$866.30
22	44.66	249.76	15.73	561	1,561	885.76
23	45.40	256.52	15.89	563	1,563	905.52
24	46.16	263.98	16.65	567	1,567	925.98
25	46.97	273.07	17.53	575	1,575	948.07
26	47.80	282.54	18.49	582	1,582	971.54
27	48.66	295.04	19.69	595	1,595	997.04
28	49.56	307.47	20.95	606	1,606	1,023.47
29	50.50	319.17	22.22	615	1,615	1,051.17
30	51.47	332.64	23.57	629	1,629	1,078.64
31	53.49	344.16	25.05	636	1,636	1,106.16
32	53.53	357.62	26.63	647	1,647	1,135.62
33	54.63	371.88	28.40	659	1,659	1,164.38
34	55.76	386.87	30.23	669	1,669	1,194.37
35	56.93	400.84	32.32	681	1,681	1,223.84
36	58.19	417.84	34.54	696	1,696	1,255.84
37	59.48	437.39	37.24	715	1,715	1,289.39
38	60.84	458.31	40.33	733	1,733	1,325.31
39	62.24	492.92	44.76	773	1,773	1,373.92
40	63.72	511.70	47.99	788	1,788	1,406.70
41	65.26	531.26	51.52	802	1,802	1,441.26
42	66.88	552.46	56.51	835	1,835	1,485.46
43	68.56	594.80	62.01	867	1,867	1,531.80
44	70.35	630.49	68.30	903	1,903	1,581.49
45	72.21	672.92	75.76	948	1,948	1,636.92
46	74.19	718.11	83.83	995	1,995	1,697.11
47	76.24	755.97	91.62	1,033	2,030	1,747.97
48	78.43	797.61	100.79	1,071	2,071	1,797.61
49	80.73	842.96	109.73	1,115	2,115	1,842.96
50	83.15	889.31	119.85	1,160	2,160	1,889.31
51	85.71	939.20	130.23	1,203	2,203	1,939.20
52	88.41	992.89	143.05	1,260	2,260	1,992.89
53	91.27	1,040.40	156.39	1,315	2,315	2,049.40
54	94.31	1,114.54	171.43	1,380	2,380	2,114.54
55	97.50	1,181.93	187.80	1,445	2,445	2,181.93

Five Per Cent. 20 Year Gold Bond Policy.

Limited Deposits, 15 Premiums, 15 Year Distribution.

\$1,000.

January 1, 1904.

Age at Issue	Annual Deposit	ADAPTED ACTUAL RESULTS			Paid-up Policy with Additions	Guaranteed Cash Surrender Value and Adapted Actual Results
		Cash	EQUIVALENTS			
			Annuity	Paid-up Additions		
	0	1	2	3a	3b	4
21	\$48.98	\$118.50	\$6.61	\$301	\$1,301	\$683.50
22	44.66	119.78	6.77	297	1,297	686.78
23	45.40	121.18	6.94	294	1,294	708.78
24	46.16	122.57	7.12	292	1,292	721.57
25	46.97	124.15	7.32	291	1,291	736.15
26	47.80	125.89	7.54	288	1,288	747.89
27	48.66	127.81	7.79	287	1,287	765.81
28	49.56	129.08	8.06	285	1,285	778.08
29	50.50	132.01	8.37	286	1,285	794.91
30	51.47	136.45	8.76	287	1,287	811.45
31	52.49	140.78	9.21	289	1,289	829.78
32	53.55	145.89	9.73	294	1,293	847.89
33	54.65	152.21	10.37	300	1,300	868.21
34	55.76	159.78	11.13	307	1,307	891.78
35	56.96	168.27	11.97	317	1,317	914.27
36	58.19	176.99	12.88	327	1,327	938.99
37	59.48	185.84	13.85	336	1,336	965.84
38	60.84	194.99	14.90	345	1,345	997.99
39	62.24	204.16	16.01	353	1,353	1,018.16
40	63.79	213.66	17.22	362	1,362	1,036.66
41	65.28	223.42	18.51	371	1,371	1,061.42
42	66.88	233.72	19.95	381	1,381	1,085.72
43	68.56	244.41	21.50	391	1,391	1,111.41
44	70.35	255.58	23.20	401	1,401	1,136.58
45	72.21	267.96	25.13	412	1,412	1,162.96
46	74.19	281.93	27.33	426	1,426	1,191.93
47	76.24	297.22	29.87	441	1,441	1,220.22
48	78.43	314.04	32.74	458	1,458	1,251.04
49	80.73	332.85	36.00	476	1,476	1,283.35
50	83.15	352.08	39.63	495	1,495	1,316.08
51	85.71	373.71	43.65	518	1,518	1,352.71
52	88.41	397.89	48.21	542	1,542	1,389.89
53	91.27	424.92	53.37	570	1,570	1,424.92
54	94.31	456.08	59.37	604	1,604	1,456.08
55	97.50	487.58	65.70	635	1,635	1,487.58
56	100.92	521.15	72.67	670	1,670	1,521.15
57	104.54	556.80	80.23	707	1,707	1,556.80
58	108.41	594.74	88.63	745	1,745	1,594.74
59	112.53	635.05	97.69	786	1,786	1,635.05
60	116.94	677.90	107.59	829	1,829	1,677.90

Five Per Cent. 20 Year Gold Bond Policy.

Limited Deposits, 10 Premiums, 20-Year Distribution.

\$1,000.

January 1, 1901.

Age at Issue	Annual Deposit	ADAPTED FORMER RESULTS			Paid-up Policy with Additions	Guaranteed Cash Surrender Value and Adapted Former Results
		Cash	EQUIVALENTS			
			Annuity	Paid-up Additions		
0		1	2	3a	3b	4
21	\$58.87	\$280.42	\$13.81	\$528	\$1,528	\$858.42
22	59.81	284.08	14.26	525	1,525	870.08
23	60.29	288.07	14.75	523	1,523	887.07
24	61.30	248.42	15.24	523	1,523	908.42
25	62.34	249.25	16.01	524	1,524	924.25
26	63.44	254.59	16.66	524	1,524	942.59
27	64.57	262.14	17.50	528	1,528	964.14
28	65.73	270.18	18.41	532	1,532	988.18
29	66.96	278.70	19.40	537	1,537	1,010.70
30	68.23	289.81	20.61	548	1,548	1,035.81
31	69.54	299.83	21.83	554	1,554	1,061.83
32	70.91	310.10	23.13	561	1,561	1,088.10
33	72.32	320.92	24.54	568	1,568	1,114.92
34	73.78	333.31	26.07	576	1,576	1,141.81
35	75.32	345.83	27.88	588	1,588	1,168.88
36	76.90	360.42	29.88	600	1,600	1,198.42
37	78.56	376.41	32.14	614	1,614	1,228.41
38	80.27	393.27	34.60	630	1,630	1,260.27
39	82.05	411.20	37.34	645	1,645	1,294.20
40	83.91	430.18	40.35	662	1,662	1,335.18
41	85.83	450.82	43.71	681	1,681	1,368.82
42	87.83	473.87	47.76	706	1,706	1,398.87
43	89.93	500.48	52.18	729	1,729	1,437.48
44	92.09	526.77	57.06	754	1,754	1,477.77
45	94.38	555.70	62.57	783	1,783	1,519.70
46	96.75	584.35	68.26	810	1,810	1,563.35
47	99.23	616.32	74.69	840	1,840	1,608.32
48	101.82	649.64	81.60	873	1,873	1,649.64
49	104.50	686.12	89.34	908	1,908	1,688.12
50	107.32	724.09	97.57	944	1,944	1,724.09
51	110.27	765.99	106.32	985	1,985	1,765.99
52	113.34	811.50	116.32	1,029	2,029	1,811.50
53	116.55	863.79	128.72	1,083	2,083	1,863.79
54	119.90	920.87	141.67	1,140	2,140	1,920.87
55	123.41	979.28	155.43	1,197	2,197	1,979.28

Five Per Cent. 20 Year Gold Bond Policy.

Limited Deposits, 10 Premiums, 15 Year Distribution.

\$1,000.

January 1, 1901.

Age at Issue	Annual Deposit	ADAPTED ACTUAL RESULTS			Paid-up Policy with Additions	Guaranteed Cash Surrender Value and Adapted Actual Results
		Cash	EQUIVALENTS			
			Annuity	Paid-up Additions		
	0	1	2	3a	3b	4
21	\$58.87	\$101.90	\$5.67	\$258	\$1,258	\$686.90
22	59.81	103.10	5.83	255	1,255	687.70
23	60.29	104.33	5.97	254	1,254	691.39
24	61.30	104.94	6.16	250	1,250	703.94
25	62.34	106.29	6.30	247	1,247	718.29
26	63.44	107.01	6.49	245	1,245	729.01
27	64.57	109.17	6.65	245	1,245	745.17
28	65.73	109.73	6.79	240	1,240	758.73
29	66.93	112.26	7.07	241	1,241	774.93
30	68.23	114.70	7.36	241	1,241	789.70
31	69.54	118.43	7.73	244	1,244	807.43
32	70.91	122.99	8.20	247	1,247	824.99
33	72.33	127.35	8.67	250	1,250	843.35
34	73.78	133.73	9.30	253	1,253	863.73
35	75.32	141.35	10.04	266	1,266	887.35
36	76.90	148.66	10.81	274	1,274	910.66
37	78.56	156.69	11.67	283	1,283	934.69
38	80.27	168.06	12.84	297	1,297	961.03
39	82.05	174.07	13.65	301	1,301	983.07
40	83.91	182.54	14.73	310	1,310	1,005.54
41	85.83	189.39	15.69	315	1,315	1,027.39
42	87.83	200.73	17.13	327	1,327	1,059.73
43	89.98	209.89	18.49	335	1,335	1,076.85
44	92.09	218.66	19.84	343	1,343	1,099.66
45	94.38	227.23	21.31	349	1,349	1,122.23
46	96.75	237.39	23.00	358	1,358	1,147.39
47	99.23	247.89	24.91	368	1,368	1,170.89
48	101.82	256.03	26.90	375	1,375	1,195.03
49	104.50	269.26	29.16	384	1,384	1,220.26
50	107.33	283.49	31.80	396	1,396	1,246.46
51	110.27	295.79	34.54	409	1,409	1,274.79
52	113.34	311.67	37.76	425	1,425	1,303.67
53	116.55	330.75	41.55	443	1,443	1,330.75
54	119.90	352.78	45.99	465	1,465	1,352.78
55	123.41	369.93	49.83	481	1,481	1,369.93
56	127.11	399.03	53.64	512	1,512	1,399.03
57	130.97	431.83	62.23	543	1,543	1,431.83
58	135.02	469.71	66.95	579	1,579	1,462.71
59	139.30	492.91	75.83	609	1,609	1,492.91
60	143.81	527.50	83.73	644	1,644	1,527.50

Five Per Cent. 20 Year Gold Bond Endowment.

\$1,000.

January 1, 1901.

Age at Issue	15 YEAR ENDOWMENT		20 YEAR ENDOWMENT		10 PREMIUMS 20 YEAR DISTRIBUTION	
	Annual Deposit	Adapted Actual Results	Annual Deposit	Adapted Former Results	Annual Deposit	Adapted Former Results
21	\$89.22	\$384.17	\$64.90	\$745.76	\$104.61	\$577.95
22	89.35	384.89	65.04	750.29	104.75	580.54
23	89.48	385.79	65.18	754.83	104.92	583.39
24	89.61	386.85	65.34	759.78	105.07	586.17
25	89.74	388.06	65.48	764.32	105.25	589.46
26	89.90	389.37	65.67	770.09	105.43	592.75
27	90.07	390.80	65.86	776.27	105.64	596.51
28	90.24	392.37	66.05	782.06	105.82	597.45
29	90.44	394.07	66.27	789.06	106.03	598.78
30	90.63	395.89	66.50	796.49	106.29	599.68
31	90.83	397.65	66.76	798.05	106.58	602.70
32	91.06	400.00	67.04	799.99	106.85	607.67
33	91.34	402.33	67.32	802.27	107.17	607.92
34	91.61	404.94	67.66	806.12	107.51	613.97
35	91.91	407.87	68.03	817.53	107.87	615.11
36	92.24	413.63	68.41	822.48	108.29	622.53
37	92.59	417.05	68.85	829.40	108.73	630.31
38	92.96	420.92	69.33	837.44	109.22	639.08
39	93.40	425.83	69.84	846.18	109.75	648.55
40	93.87	427.41	70.44	854.66	110.34	654.58
41	94.39	432.98	71.07	876.85	110.99	676.17
42	94.96	439.01	71.79	891.71	111.69	698.75
43	95.59	445.84	72.57	908.49	112.49	722.96
44	96.31	453.21	73.46	928.14	113.38	718.60
45	97.09	460.97	74.42	957.49	114.34	741.76
46	97.95	469.52	75.49	990.02	115.43	761.15
47	98.93	478.24	76.69	1,026.52	116.63	789.63
48	100.02	489.89	78.03	1,059.19	117.95	806.29
49	101.20	505.41	79.49	1,103.46	119.41	832.20
50	102.51	519.05	81.11	1,144.39	121.01	861.13
51	103.96	536.96	82.89	1,214.96	122.75	892.18
52	105.55	555.95	84.85	1,291.44	124.67	926.53
53	107.32	577.72	87.08	1,375.13	126.78	964.33
54	109.27	602.47	89.52	1,466.16	129.06	1,005.25
55	111.41	627.24	92.02	1,565.83	131.56	1,056.44
56	113.78	654.70				
57	115.39	684.92				
58	117.25	718.66				
59	119.41	759.73				
60	121.89	799.41				

ILLUSTRATIONS....

....OF SURPLUS.

THE illustrations of Cash Profits and of Equivalent Value in Paid-up Insurance given in this book are based on actual settlements of policies whose Tontine or Accumulation Periods are completed in 1899.

Future results under policies issued at the present time on any of the Accumulation plans presented herein, so far as they depend upon future profits, cannot be foretold, for the reason that such profits depend upon elements that are variable in their nature, such as rate of mortality, expense, and policies discontinued by non-payment of premium within their respective Accumulation periods. It should also be borne in mind that the rate of interest now obtainable under new investments is less than that which prevailed during the Accumulation Period of policies now maturing, and that the higher guarantees and the absence of restrictions of any kind whatever under our new policy may also have some effect upon future profits. It being, therefore, impossible to foretell what future dividends or profits will be, the figures given in this book must not be considered as promises or estimates of similar results under policies issued now, to mature from 15 to 30 years hence.

Ordinary Life.

Illustration of Paid-up Ins. and Profits in Cash ON BASIS OF ACTUAL SETTLEMENTS FOR 1899.

(See Explanation on Page 2.)

15-Yr. Acc.		20-Yr. Acc.		AGE	25-Yr. Acc.		30-Yr. Acc.	
Cash.	*Eq. Pd-up	Cash.	*Eq. Pd-up		Cash.	*Eq. Pd-up	Cash.	*Eq. Pd-up
\$88	\$200	\$198	\$420	21	\$291	\$560	\$461	\$810
89	200	201	420	22	294	560	467	800
90	200	205	420	23	298	550	474	800
92	200	209	420	24	301	550	482	800
93	200	212	420	25	305	540	490	800
95	200	216	420	26	309	540	499	800
96	200	220	420	27	313	540	510	800
97	200	224	420	28	319	540	520	800
100	200	230	420	29	325	540	532	810
101	200	235	420	30	331	540	546	810
103	200	240	420	31	338	540	560	820
106	200	246	420	32	346	540	576	830
108	200	252	420	33	356	550	594	840
111	200	259	430	34	366	550	613	860
114	200	266	430	35	378	560	634	870
117	200	275	440	36	390	570	...	...
120	200	283	440	37	404	580	...	...
123	200	294	450	38	419	590	...	...
127	210	305	460	39	436	610	...	...
132	210	317	470	40	455	620	...	...
136	210	329	480	41	...	...	...	...
140	220	342	490	42	...	...	...	...
145	220	356	500	43	...	...	...	...
150	220	371	520	44	...	...	...	...
155	230	388	530	45	...	...	...	...
161	230	406	550	46	...	...	...	...
168	240	427	570	47	...	...	...	...
175	250	450	590	48	...	...	...	...
182	250	477	620	49	...	...	...	...
191	260	507	650	50	...	...	...	...
201	270	541	680	51	...	...	...	...
212	280	580	720	52	...	...	...	...
223	290	624	770	53	...	...	...	...
234	300	672	820	54	...	...	...	...
247	310	726	880	55	...	...	...	...
260	330	789	940	56	...	...	...	...
277	340	860	1020	57	...	...	...	...
293	360	948	1110	58	...	...	...	...
312	380	1054	1220	59	...	...	...	...
334	400	1183	1360	60	...	...	...	...

*Subject to evidence of insurability satisfactory to the Company.

Life 10 or 15 Payments.

Illustration of Paid-up Ins. and Profits in Cash
ON BASIS OF ACTUAL SETTLEMENTS FOR 1899

(See Explanation on Page 2.)

15-Yr. Acc.		20-Yr. Acc.		Age	25-Yr. Acc.		30-Yr. Acc.	
Cash.	*Eq. Pd-up	Cash.	*Eq. Pd-up		Cash.	*Eq. Pd-up	Cash.	*Eq. Pd-up
894	\$220	\$242	\$510	21	\$360	\$700	\$532	\$932
96	220	245	510	22	366	690	542	920
97	220	249	510	23	372	690	553	940
100	220	252	500	24	377	690	564	940
101	220	257	500	25	385	690	577	940
104	220	262	500	26	392	690	590	950
105	220	267	500	27	400	690	603	950
107	220	272	500	28	408	690	618	950
109	220	279	510	29	417	690	635	960
112	220	285	510	30	428	700	651	970
115	220	291	510	31	439	700	670	980
118	220	298	510	32	450	710	688	990
121	220	306	520	33	463	710	710	1010
126	230	314	520	34	477	720	733	1020
129	230	323	520	35	491	730	758	1040
133	230	332	530	36	508	740	...	...
138	230	342	540	37	526	760	...	...
144	240	353	540	38	545	770	...	...
148	240	366	550	39	566	790	...	...
153	250	378	560	40	589	810	...	...
159	250	392	570	41	...	...	...	...
164	250	406	580	42	...	...	...	...
170	260	420	590	43	...	...	...	...
178	270	436	610	44	...	...	...	...
184	270	453	620	45	...	...	...	...
192	280	472	640	46	...	...	...	...
200	280	494	660	47	...	...	...	...
208	290	517	680	48	...	...	...	...
216	300	544	710	49	...	...	...	...
225	310	572	730	50	...	...	...	...
235	320	605	760	51	...	...	...	...
246	330	641	800	52	...	...	...	...
257	340	683	840	53	...	...	...	...
270	350	729	890	54	...	...	...	...
282	360	783	940	55	...	...	...	...
296	370	846	1010	56	...	...	...	...
311	390	918	1080	57	...	...	...	...
327	400	1003	1170	58	...	...	...	...
344	420	1106	1280	59	...	...	...	...
364	440	1230	1410	60	...	...	...	...

*Subject to evidence of insurability satisfactory to the Company.

Life 20 Payments.

Illustration of Paid-up Ins. and Profits in Cash

ON BASIS OF ACTUAL SETTLEMENTS FOR 1899.

(See Explanation on Page 2.)

15-Yr. Acc.		20-Yr. Acc.		AGE	25-Yr. Acc.		30-Yr. Acc.	
Cash.	*Eq. Pd-up	Cash.	*Eq. Pd-up		Cash.	*Eq. Pd-up	Cash.	*Eq. Pd-up
\$91	\$210	\$242	\$510	21	\$300	\$700	\$532	\$930
92	210	245	510	22	366	690	542	930
94	210	249	510	23	372	690	553	940
96	210	252	500	24	377	690	564	940
98	210	257	500	25	385	690	577	940
99	210	262	500	26	392	690	590	950
102	210	267	500	27	400	690	603	950
103	210	272	500	28	408	690	618	950
105	210	279	510	29	417	690	635	960
109	210	285	510	30	428	700	651	970
110	210	291	510	31	439	700	670	980
113	210	298	510	32	450	710	688	990
117	210	306	520	33	463	710	710	1010
121	220	314	520	34	477	720	733	1020
125	220	323	520	35	491	730	758	1040
128	220	332	530	36	508	740	.....	.....
133	230	342	540	37	526	760	.....	.....
137	230	353	540	38	545	770	.....	.....
141	230	366	550	39	566	790	.....	.....
146	230	378	560	40	589	810	.....	.....
151	240	392	570	41	.....	.....	.....	.....
157	240	406	580	42	.....	.....	.....	.....
164	250	420	590	43	.....	.....	.....	.....
170	260	436	610	44	.....	.....	.....	.....
175	260	453	620	45	.....	.....	.....	.....
183	270	472	640	46	.....	.....	.....	.....
189	270	494	660	47	.....	.....	.....	.....
199	280	517	680	48	.....	.....	.....	.....
208	290	544	710	49	.....	.....	.....	.....
217	300	572	730	50	.....	.....	.....	.....
227	300	605	760	51	.....	.....	.....	.....
238	310	641	800	52	.....	.....	.....	.....
249	320	683	840	53	.....	.....	.....	.....
261	340	729	890	54	.....	.....	.....	.....
275	350	783	940	55	.....	.....	.....	.....
288	360	846	1010	56	.....	.....	.....	.....
304	380	918	1080	57	.....	.....	.....	.....
320	390	1003	1170	58	.....	.....	.....	.....
338	410	1106	1280	59	.....	.....	.....	.....
351	430	1230	1410	60	.....	.....	.....	.....

*Subject to evidence of insurability satisfactory to the Company.

Life 25 Payments.

**Illustration of Paid-up Ins. and Profits in Cash
ON BASIS OF ACTUAL SETTLEMENTS FOR 1899:
(See Explanation on Page 2.)**

15-Yr. Acc.		20-Yr. Acc.		AGE	25-Yr. Acc.		30-Yr. Acc.	
Cash.	*Eq. Pd-up	Cash.	*Eq. Pd-up		Cash.	*Eq. Pd-up	Cash.	*Eq. Pd-up
\$90	\$210	\$226	\$480	21	\$360	\$700	\$532	\$930
91	210	229	480	22	366	690	542	930
93	210	233	480	23	372	690	553	940
94	200	237	470	24	377	690	564	940
96	200	241	470	25	385	690	577	940
97	200	245	470	26	392	690	590	950
100	200	249	470	27	400	690	603	950
101	200	254	470	28	408	690	618	950
103	200	259	470	29	417	690	635	960
106	200	264	470	30	428	700	651	970
107	200	270	470	31	439	700	670	990
111	210	276	470	32	450	710	688	990
114	210	282	480	33	463	710	710	1010
117	210	289	480	34	477	720	733	1020
121	210	296	480	35	491	730	758	1040
124	210	304	480	36	508	740	....	....
128	220	318	490	37	526	760	....	....
132	220	323	500	38	545	770	....	....
136	220	334	510	39	566	790	....	....
141	230	345	510	40	589	810	....	....

*Subject to evidence of insurability satisfactory to the Company.

Life 30 Payments.

Illustration of Paid-up Ins. and Profits in Cash
ON BASIS OF ACTUAL SETTLEMENTS FOR 1899.

(See Explanation on Page 2.)

15-Yr. Acc.		20-Yr. Acc.		Age	25-Yr. Acc.		30-Yr. Acc.	
Cash.	*Eq. Pd-up	Cash.	*Eq. Pd-up		Cash.	*Eq. Pd-up	Cash.	*Eq. Pd-up
\$89	\$200	\$218	\$460	21	\$364	\$700	\$539	\$930
90	200	221	460	22	370	700	542	930
92	200	225	460	23	377	700	553	940
93	200	229	460	24	384	700	564	940
94	200	233	460	25	391	700	577	940
96	200	237	460	26	398	700	590	950
98	200	241	460	27	406	700	603	950
99	200	245	450	28	414	700	618	950
101	200	249	450	29	423	700	635	960
104	200	254	450	30	433	710	651	970
105	200	259	450	31	444	710	670	980
109	200	264	450	32	455	710	688	990
111	200	269	450	33	467	720	710	1010
114	200	274	450	34	479	730	733	1020
117	210	280	450	35	492	750	758	1040

*Subject to evidence of insurability satisfactory to the Company.

15 & 20-Year Endowment.

Illustration of Paid-up Ins. and Profits in Cash

ON BASIS OF ACTUAL SETTLEMENTS FOR 1910

(See Explanation on Page 2.)

15-Year Endowment.			20-Year Endowment.			
Age	15-YR. ACCUM.		15-YR. ACCUM.		20-YR. ACCUM.	
	Cash Profits.	*Equiv. Paid-up for Total Cash Val.	Cash Profits.	*Equiv. Paid-up for Total Cash Val.	Cash Profits.	*Equiv. Paid-up for Total Cash Val.
21	\$281	\$1 00	\$197	\$1 00	\$518	\$3240
22	281	1 00	197	1 00	519	3180
23	282	1 00	197	1 00	520	3120
24	282	1 00	197	1 00	521	3070
25	283	1 00	197	1 00	522	3010
26	283	1 00	199	1 00	523	2960
27	284	1 00	199	1 00	524	2900
28	284	1 00	199	1 00	526	2850
29	285	1 00	200	1 00	527	2800
30	286	1 00	201	1 00	529	2750
31	287	1 00	201	1 00	531	2700
32	288	1 00	202	1 00	533	2650
33	289	1 00	204	1 00	535	2610
34	290	1 00	205	1 00	538	2560
35	291	1 00	206	1 00	541	2520
36	292	1 00	207	1 00	544	2480
37	294	1 00	208	1 00	548	2440
38	295	1 00	211	1 00	552	2410
39	297	1 00	212	1 00	557	2370
40	298	1 00	213	1 00	563	2340
41	300	1 00	216	1 00	569	2310
42	301	1 00	217	1 00	575	2280
43	303	1 00	220	1 00	582	2250
44	304	1 00	221	1 00	590	2230
45	306	1 00	224	1 00	600	2210
46	308	1 00	227	1 00	611	2190
47	310	1 00	230	1 00	624	2170
48	313	1 00	234	1 00	640	2170
49	317	1 00	238	1 00	657	2160
50	320	1 00	243	1 00	678	2160
51	325	1 00	250	1 00	703	2160
52	330	1 00	256	1 00	732	2170
53	336	1 00	264	1 00	766	2190
54	342	1 00	272	1 00	806	2210
55	349	1730	282	1200	853	2240
56	358	1720				
57	367	1710				
58	377	1700				
59	390	1700				
60	401	1700				

*The equivalent paid-up is payable at death only, and is purchased by Guaranteed Cash Value, as shown in Guarantee Book, and Cash Profits

25-Year Endowment.

**Illustration of Paid-up Ins. and Profits in Cash
ON BASIS OF ACTUAL SETTLEMENTS FOR 1899.**

(See Explanation on Page 2.)

AGE	15-Year Acc.		20-Year Acc.		25-Year Acc.	
	Cash Profits.	*Equiv. Paid-up for Total Cash Val.	Cash Profits.	*Equiv. Paid-up for Total Cash Val.	Cash Profits.	*Equiv. Paid-up for Total Cash Val.
21	\$151	\$1490	\$391	\$2370	\$587	\$3080
22	151	1460	392	2330	592	3030
23	151	1440	393	2280	597	2980
24	151	1410	394	2240	603	2940
25	152	1390	395	2200	608	2890
26	152	1360	397	2160	615	2850
27	153	1340	398	2120	622	2810
28	154	1310	399	2090	629	2770
29	154	1290	401	2050	637	2730
30	155	1270	403	2010	645	2690
31	156	1250	404	1980	655	2660
32	157	1220	406	1940	665	2630
33	158	1200	408	1910	676	2600
34	160	1190	412	1880	689	2570
35	161	1170	415	1850	702	2550
36	163	1150	419	1820	717	2530
37	165	1130	423	1800	733	2510
38	166	1110	428	1770	751	2490
39	168	1090	434	1750	771	2480
40	170	1080	439	1730	793	2470
41	173	1060	447	1710	818	2470
42	175	1050	454	1690	844	2470
43	177	1040	463	1670	874	2470
44	181	1020	472	1660	907	2480
45	183	1010	483	1650	943	2500
46	187	1000	496	1640	983	2520
47	192	990	510	1640	1027	2540
48	197	990	528	1630	1076	2570
49	203	980	548	1640	1129	2610
50	210	970	573	1640	1188	2650

*The equivalent paid-up is payable at death only, and is purchased by Guaranteed Cash Value, as shown in Guarantee Book, and Cash Profits.

30-Year Endowment.

Illustration of Paid-up Ins. and Profits in Cash

ON BASIS OF ACTUAL SETTLEMENTS FOR 1899.

(See Explanation on Page 2.)

15-Year Accumulation.		AGE.	20-Year Accumulation.	
Cash Profits.	*Equivalent Paid-up for Total Cash Value.		Cash Profits.	*Equivalent Paid-up for Total Cash Value.
\$126.00	\$1150.00	21	\$819.00	\$1830.00
126.00	1130.00	22	819.00	1790.00
125.00	1110.00	23	819.00	1760.00
125.00	1090.00	24	819.00	1730.00
125.00	1070.00	25	819.00	1700.00
125.00	1050.00	26	821.00	1670.00
126.00	1030.00	27	822.00	1640.00
127.00	1020.00	28	828.00	1610.00
128.00	1000.00	29	825.00	1590.00
129.00	980.00	30	828.00	1560.00
130.00	970.00	31	830.00	1540.00
131.00	960.00	32	832.00	1510.00
133.00	940.00	33	836.00	1490.00
135.00	930.00	34	839.00	1470.00
136.00	920.00	35	846.00	1450.00
139.00	910.00	36	847.00	1430.00
140.00	900.00	37	858.00	1420.00
142.00	890.00	38	858.00	1400.00
145.00	880.00	39	865.00	1390.00
148.00	870.00	40	878.00	1380.00
151.00	860.00	41	881.00	1370.00
154.00	860.00	42	891.00	1360.00
157.00	850.00	43	401.00	1360.00
161.00	850.00	44	412.00	1360.00
165.00	840.00	45	425.00	1350.00

*The equivalent paid-up is payable at death only, and is purchased by Guaranteed Cash Value, as shown in Guarantee Book, and Cash Profits.

30-Year Endowment.

Illustration of Paid-up Ins. and Profits in Cash

ON BASIS OF ACTUAL SETTLEMENTS FOR 1899.

(See Explanation on Page 2.)

25-Year Accumulation.		AGE	30-Year Accumulation.	
Cash Profits.	*Equivalent Paid-up for Total Cash Value.		Cash Profits.	*Equivalent Paid-up for Total Cash Value.
\$565.00	\$2550.00	21	\$739.00	\$3070.00
570.00	2510.00	22	746.00	3020.00
576.00	2470.00	23	754.00	2980.00
582.00	2440.00	24	762.00	2940.00
589.00	2400.00	25	771.00	2900.00
597.00	2370.00	26	781.00	2860.00
605.00	2340.00	27	792.00	2830.00
614.00	2310.00	28	804.00	2800.00
624.00	2280.00	29	816.00	2770.00
635.00	2260.00	30	830.00	2740.00
646.00	2240.00	31	845.00	2720.00
659.00	2220.00	32	862.00	2700.00
673.00	2200.00	33	880.00	2680.00
688.00	2180.00	34	901.00	2670.00
705.00	2170.00	35	923.00	2650.00
723.00	2160.00	36	947.00	2650.00
743.00	2150.00	37	974.00	2640.00
765.00	2150.00	38	1003.00	2650.00
791.00	2150.00	39	1036.00	2650.00
818.00	2160.00	40	1071.00	2660.00
848.00	2170.00	41	1111.00	2680.00
880.00	2180.00	42	1154.00	2700.00
917.00	2190.00	43	1202.00	2730.00
957.00	2210.00	44	1255.00	2760.00
1002.00	2240.00	45	1312.00	2800.00

*The equivalent paid-up is payable at death only, and is purchased by Guaranteed Cash Value, as shown in Guarantee Book, and Cash Profits.

ASSUMED SURPLUS.

1000 2 Based upon Actual Results for 1902. 1000 2 1000

ASSUMED SURPLUS.

Based upon Surplus Accounts kept with Existing Contracts. Twenty-Year Accumulative Period.

Age at Issue.	Life.	10-Payment Life.	15-Payment Life.	20-Payment Life.	20-Year Endowment.	25-Year Endowment.	30-Year Endowment.	10-Payment 20-Year Endowment.	10-Payment 25-Year Endowment.	10-Payment 30-Year Endowment.
18	.....	8265	8275	8273	8442	8362	8313	8470	8414	8368
19	.....	270	280	279	445	365	316	472	418	371
20	.....	275	285	285	448	368	319	474	418	374
21	8237	281	291	291	452	372	323	477	421	377
22	248	287	297	298	456	376	327	480	424	380
23	249	293	304	305	460	380	331	483	427	384
24	256	300	311	312	464	384	336	486	430	388
25	263	307	319	320	468	389	341	490	434	392
26	270	315	327	328	473	394	347	494	438	396
27	278	323	335	337	478	400	353	498	442	401
28	287	331	344	346	484	406	359	502	447	406
29	296	340	353	355	490	412	366	507	452	411
30	306	349	363	365	497	419	373	512	457	417
31	317	359	374	376	504	427	381	518	463	423
32	328	369	385	388	512	436	390	524	470	430
33	341	380	397	401	520	445	399	531	477	438
34	355	392	409	414	529	455	409	538	485	447
35	370	405	422	428	540	466	421	546	494	456
36	386	419	436	443	552	478	434	555	504	466
37	408	434	451	460	565	491	448	565	515	477
38	421	450	468	478	579	505	463	576	526	489
39	440	466	487	497	594	521	480	588	538	503
40	461	488	508	517	610	539	499	601	551	519
41	484	502	520	529	628	559	520	615	566	536
42	509	523	544	553	648	581	543	631	583	555
43	537	546	568	579	671	605	568	649	602	576
44	569	572	608	621	697	632	596	670	624	598
45	604	601	638	656	726	662	628	694	649	623
46	642	633	671	694	758	696	.....	721	677	.....
47	684	667	708	735	794	734	.....	750	708	.....
48	730	704	750	780	834	776	.....	782	742	.....
49	781	744	796	828	878	822	.....	817	779	.....
50	836	788	848	880	927	874	.....	856	818	.....
51	897	837	906	937	982	.....	.....	900	.....	.....
52	966	892	971	1,001	1,045	.....	.....	951	.....	.....
53	1,045	955	1,043	1,075	1,117	.....	.....	1,010	.....	.....
54	1,137	1,027	1,123	1,163	1,200	.....	.....	1,073	.....	.....
55	1,243	1,109	1,212	1,271	1,295	.....	.....	1,154	.....	.....

LIFE ANNUITY RATES—MALES.

February 1, 1899.

Age at Last Birthday.	PRICE OF \$100 ANNUITY.			ANNUITY PURCHASED BY \$1,000.		
	\$100 Annually.	\$50 Semi-Annually.	\$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
3	\$2,412	\$2,437	\$2,449 50	\$41 45	\$41 03	\$40 82
4	2,408	2,433	2,445 50	41 52	41 10	40 89
5	2,401	2,426	2,438 50	41 64	41 22	41 00
6	2,399	2,418	2,430 50	41 78	41 35	41 14
7	2,384	2,409	2,421 50	41 94	41 51	41 29
8	2,379	2,398	2,410 50	42 14	41 70	41 48
9	2,362	2,387	2,399 50	42 33	41 89	41 67
10	2,350	2,375	2,387 50	42 56	42 10	41 88
11	2,337	2,362	2,374 50	42 78	42 33	42 11
12	2,324	2,349	2,361 50	43 02	42 57	42 34
13	2,311	2,336	2,348 50	43 27	42 80	42 58
	2,298	2,323	2,335 50	43 51	43 04	42 81
15	2,284	2,309	2,321 50	43 78	43 30	43 07
16	2,270	2,295	2,307 50	44 05	43 57	43 33
17	2,255	2,280	2,292 50	44 34	43 85	43 62
18	2,240	2,265	2,277 50	44 64	44 15	43 90
19	2,225	2,250	2,262 50	44 94	44 44	44 19
20	2,209	2,234	2,246 50	45 26	44 76	44 51
21	2,193	2,218	2,230 50	45 59	45 08	44 83
22	2,176	2,201	2,213 50	45 95	45 43	45 17
23	2,159	2,184	2,196 50	46 31	45 78	45 52
24	2,141	2,166	2,178 50	46 70	46 16	45 90
25	2,123	2,148	2,160 50	47 10	46 55	46 28
26	2,104	2,129	2,141 50	47 52	46 97	46 69
27	2,086	2,110	2,122 50	47 96	47 39	47 11
28	2,066	2,090	2,102 50	48 42	47 84	47 56
29	2,044	2,069	2,081 50	48 92	48 33	48 04
30	2,022	2,047	2,059 50	49 45	48 85	48 55
31	2,000	2,025	2,037 50	50 00	49 38	49 07
32	1,977	2,002	2,014 50	50 58	49 95	49 64
33	1,954	1,979	1,991 50	51 17	50 53	50 21
34	1,930	1,955	1,967 50	51 81	51 15	50 82
35	1,905	1,930	1,942 50	52 49	51 81	51 48
36	1,880	1,905	1,917 50	53 19	52 49	52 15
37	1,854	1,879	1,891 50	53 93	53 21	52 86
38	1,827	1,852	1,864 50	54 73	53 99	53 63
39	1,799	1,824	1,836 50	55 58	54 82	54 45
40	1,770	1,795	1,807 50	56 49	55 71	55 32
41	1,741	1,766	1,778 50	57 43	56 62	56 22
42	1,711	1,736	1,748 50	58 44	57 60	57 19
43	1,680	1,705	1,717 50	59 52	58 65	58 22
44	1,648	1,673	1,685 50	60 67	59 77	59 32

LIFE ANNUITY RATES—MALES.

February 1, 1899.

Age at Last Birthday.	PRICE OF \$100 ANNUITY.			ANNUITY PURCHASED BY \$1,000.		
	\$100 Annually.	\$50 Semi-Annually.	\$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
45	\$1.616	\$1.641	\$1.653 50	\$61 88	\$60 98	\$60 47
46	1.583	1.608	1.620 50	63 17	62 18	61 70
47	1.549	1.574	1.586 50	64 55	63 58	63 08
48	1.515	1.540	1.552 50	66 00	64 98	64 41
49	1.480	1.505	1.517 50	67 55	66 44	65 89
50	1.444	1.469	1.481 50	69 25	68 07	67 49
51	1.408	1.433	1.445 50	71 02	69 78	69 18
52	1.372	1.397	1.409 50	72 88	71 58	70 94
53	1.336	1.361	1.373 50	74 85	73 47	72 80
54	1.299	1.324	1.336 50	76 98	75 52	74 82
55	1.262	1.287	1.299 50	79 28	77 70	76 95
56	1.225	1.250	1.262 50	81 63	80 00	79 20
57	1.188	1.213	1.225 50	84 17	82 44	81 59
58	1.151	1.176	1.188 50	86 88	85 08	84 13
59	1.114	1.139	1.151 50	89 76	87 79	86 84
60	1.077	1.102	1.114 50	92 85	90 74	89 72
61	1.040	1.065	1.077 50	96 15	93 89	92 80
62	1.004	1.029	1.041 50	99 60	97 18	96 01
63	969	994	1,006 50	103 19	100 60	99 35
64	935	960	972 50	106 95	104 16	102 82
65	901	926	938 50	110 98	107 99	106 55
66	868	893	905 50	115 20	111 98	110 43
67	835	861	873 50	119 61	116 14	114 48
68	804	829	841 50	124 37	120 62	118 83
69	775	800	812 50	129 08	125 00	123 07
70	748	773	785 50	133 68	129 36	127 30
71	723	748	760 50	138 31	133 68	131 49
72	699	724	736 50	143 06	138 12	135 77
73	676	701	713 50	147 92	142 65	140 15
74	655	680	692 50	152 67	147 05	144 40
75	635	660	672 50	157 48	151 51	148 69
76	615	640	652 50	162 60	156 25	153 25
77	597	622	634 50	167 50	160 77	157 69
78	579	604	616 50	172 71	165 56	162 20
79	562	587	599 50	177 93	170 35	166 80
80	546	571	583 50	183 15	175 13	171 37

For ages over 80 the rates are the same as for age 80. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

LIFE ANNUITY RATES.—FEMALES.

February 1, 1899.

Age at Last Birthday.	PRICE OF \$100 ANNUITY.			ANNUITY PURCHASED BY \$1,000.		
	\$100 Annually.	\$50 Semi- Annually.	\$25 Quarterly.	Annual Payment.	Semi- Annual Payment.	Quarterly Payment.
45	2,489	2,514	2,526 50	40 17	39 77	39 58
5	2,484	2,509	2,521 50	40 25	39 85	39 65
6	2,477	2,502	2,514 50	40 37	39 96	39 76
7	2,469	2,494	2,506 50	40 50	40 09	39 89
8	2,459	2,484	2,496 50	40 66	40 25	40 05
9	2,449	2,474	2,486 50	40 83	40 42	40 21
10	2,438	2,463	2,475 50	41 01	40 60	40 39
11	2,426	2,451	2,463 50	41 22	40 79	40 59
12	2,414	2,439	2,451 50	41 42	41 00	40 79
13	2,401	2,426	2,438 50	41 64	41 22	41 00
14	2,388	2,413	2,425 50	41 87	41 44	41 22
15	2,375	2,400	2,412 50	42 10	41 66	41 45
16	2,362	2,387	2,399 50	42 33	41 89	41 67
17	2,349	2,374	2,386 50	42 57	42 12	41 90
18	2,335	2,360	2,372 50	42 82	42 37	42 14
19	2,321	2,346	2,358 50	43 08	42 62	42 39
20	2,306	2,331	2,343 50	43 36	42 90	42 67
21	2,291	2,316	2,328 50	43 64	43 17	42 94
22	2,276	2,301	2,313 50	43 93	43 45	43 22
23	2,260	2,285	2,297 50	44 24	43 76	43 52
24	2,243	2,268	2,280 50	44 58	44 09	43 85
25	2,226	2,251	2,263 50	44 92	44 42	44 17
26	2,209	2,234	2,246 50	45 26	44 76	44 51
27	2,191	2,216	2,228 50	45 64	45 12	44 87
28	2,172	2,197	2,209 50	46 04	45 51	45 25
29	2,152	2,177	2,189 50	46 46	45 93	45 67
30	2,132	2,157	2,169 50	46 90	46 36	46 09
31	2,111	2,136	2,148 50	47 37	46 81	46 54
32	2,090	2,115	2,127 50	47 84	47 28	47 00
33	2,068	2,093	2,105 50	48 35	47 77	47 49
34	2,046	2,071	2,083 50	48 87	48 28	47 99
35	2,023	2,048	2,060 50	49 43	48 82	48 53
36	2,000	2,025	2,037 50	50 00	49 38	49 07
37	1,976	2,001	2,013 50	50 60	49 97	49 66
38	1,951	1,976	1,988 50	51 25	50 60	50 28
39	1,925	1,950	1,962 50	51 94	51 28	50 95
40	1,899	1,924	1,936 50	52 65	51 97	51 63
41	1,872	1,897	1,909 50	53 41	52 71	52 36
42	1,844	1,869	1,881 50	54 22	53 50	53 14
43	1,816	1,841	1,853 50	55 06	54 31	53 95
44	1,787	1,812	1,824 50	55 95	55 18	54 80
45	1,757	1,782	1,794 50	56 91	56 11	55 72

LIFE ANNUITY RATES.—FEMALES.

FEBRUARY 1, 1899.

Age at Last Birthday.	PRICE OF \$100 ANNUITY.			ANNUITY PURCHASED BY \$1,000.		
	\$100 Annually.	\$50 Semi-Annually.	\$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
45	\$1,727	\$1,752	\$1,764 50	\$57 90	\$57 07	\$56 67
46	1,696	1,721	1,733 50	58 96	58 10	57 68
47	1,665	1,690	1,702 50	60 06	59 17	58 73
48	1,633	1,658	1,670 50	61 23	60 31	59 86
49	1,601	1,626	1,638 50	62 46	61 50	61 03
50	1,569	1,594	1,606 50	63 73	62 73	62 24
51	1,536	1,561	1,573 50	65 10	64 06	63 55
52	1,502	1,527	1,539 50	66 57	65 48	64 95
53	1,468	1,493	1,505 50	68 11	66 97	66 42
54	1,433	1,458	1,470 50	69 78	68 58	68 00
55	1,398	1,423	1,435 50	71 53	70 27	69 66
56	1,362	1,387	1,399 50	73 42	72 09	71 45
57	1,325	1,350	1,362 50	75 47	74 07	73 39
58	1,288	1,313	1,325 50	77 63	76 16	75 44
59	1,251	1,276	1,288 50	79 93	78 36	77 60
60	1,213	1,238	1,250 50	82 44	80 77	79 96
61	1,175	1,200	1,212 50	85 10	83 33	82 47
62	1,137	1,162	1,174 50	87 95	86 05	85 14
63	1,099	1,124	1,136 50	90 99	88 96	87 98
64	1,061	1,086	1,098 50	94 25	92 08	91 03
65	1,023	1,047	1,059 50	97 84	95 51	94 38
66	982	1,007	1,019 50	101 83	99 30	98 08
67	942	967	979 50	106 15	103 41	102 09
68	903	928	940 50	110 74	107 75	106 32
69	867	892	904 50	115 34	112 10	110 55
70	834	859	871 50	119 90	116 41	114 74
71	803	830	842 50	124 22	120 48	118 69
72	779	804	816 50	128 36	124 37	122 47
73	755	780	792 50	132 45	128 20	126 18
74	731	756	768 50	136 79	132 27	130 12
75	707	732	744 50	141 44	136 61	134 31
76	684	709	721 50	146 19	141 04	138 60
77	662	687	699 50	151 05	145 56	142 95
78	641	666	678 50	156 00	150 15	147 38
79	620	645	657 50	161 29	155 03	152 09
80	600	625	637 50	166 66	160 00	156 86

For ages over 80 the rates are the same as for age 80. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

CASH VALUES.

Guaranteed on Ordinary Life (Endowment at 85) Policies
of \$1,000 each.

Age at Issue.	AT THE END OF													
	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.
20	\$27	\$36	\$46	\$56	\$66	\$77	\$88	\$99	\$111	\$123	\$135	\$204	\$272	\$347
21	28	37	48	58	69	80	91	103	115	127	140	211	281	358
22	29	39	50	60	72	83	94	107	119	132	145	218	289	368
23	30	41	52	62	75	86	98	111	123	137	150	225	300	380
24	32	43	54	65	78	89	102	115	128	142	156	233	310	392
25	34	45	57	68	81	93	106	119	133	147	162	241	320	404
26	35	47	59	71	84	97	110	124	138	152	168	249	330	416
27	37	49	61	74	87	101	114	129	143	158	174	258	340	428
28	39	51	64	77	90	105	118	134	148	164	180	267	351	440
29	41	53	67	80	94	109	123	139	154	170	186	276	362	453
30	43	56	70	84	98	113	128	144	160	176	193	285	373	466
31	45	58	73	87	102	117	133	149	166	182	200	294	385	479
32	47	60	76	90	106	121	138	154	172	189	207	304	397	492
33	49	63	79	94	110	126	143	160	178	196	214	314	409	505
34	51	66	82	97	114	131	148	166	184	203	221	324	421	518
35	53	69	85	101	118	136	154	172	191	210	229	334	433	531
36	55	72	88	105	122	141	160	178	198	217	237	345	445	545
37	57	75	91	109	127	146	166	184	205	225	245	356	457	559
38	59	78	95	113	132	151	172	191	212	233	253	367	470	573
39	62	81	99	117	137	157	178	198	219	241	262	378	483	587
40	65	84	103	122	142	163	184	205	226	249	271	389	496	601
41	67	87	107	127	147	169	190	212	234	257	280	401	509	615
42	70	90	111	132	152	175	197	219	242	266	289	413	522	629
43	73	93	115	137	158	181	204	227	250	275	298	425	535	643
44	76	97	119	142	164	187	211	235	258	284	308	437	549	658
45	79	101	124	147	170	194	218	243	267	293	318	449	563	673
46	82	105	128	152	176	201	226	251	276	302	328	461	577	689
47	85	109	133	157	182	208	234	259	285	312	338	474	591	706
48	88	113	138	163	188	215	242	267	294	322	348	487	605	725
49	91	117	143	169	195	222	250	276	306	332	359	500	620	746
50	95	121	148	175	202	230	258	285	313	342	370	513	635	770
51	98	125	153	181	209	238	266	294	323	352	381	526	651	798
52	102	130	158	187	216	246	274	303	333	362	392	539	669	831
53	106	135	164	193	223	254	283	312	343	372	403	553	689	873
54	110	140	170	200	231	262	292	322	353	383	414	568	712	927
55	114	145	176	207	239	270	301	332	363	394	425	583	738	1000
56	118	150	182	214	246	278	310	342	373	405	437	600	768	.....
57	122	155	188	221	253	286	319	352	384	416	449	619	805	.....
58	126	160	194	228	261	294	328	362	395	427	461	640	852	.....
59	130	165	200	235	269	303	337	372	406	439	474	664	915	.....
60	134	170	206	242	277	312	347	382	417	452	488	692	1000	.....

CASH VALUES.

Guaranteed on 20-Premiums Life (Endowment at 85) Policies
\$1,000 Each.

CASH VALUES.

Guaranteed on 20-Year Endowment Policies of \$1,000.

Age at Issue.	AT THE END OF												
	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	19 Years.	
20	\$156	\$198	\$241	\$286	\$333	\$382	\$433	\$486	\$541	\$599	\$659	\$926	
21	156	198	241	286	333	382	433	486	541	599	659	926	
22	156	198	241	286	333	382	433	486	541	598	658	925	
23	156	198	241	286	333	382	433	486	541	598	658	925	
24	156	198	241	286	333	382	433	486	541	598	658	925	
25	156	198	241	286	333	382	433	486	541	598	658	925	
26	156	198	241	286	333	382	433	486	541	598	658	925	
27	156	198	241	286	333	381	432	485	540	597	657	925	
28	156	198	241	286	333	381	432	485	540	597	657	925	
29	156	198	241	286	333	391	432	485	540	597	657	925	
30	156	198	241	286	333	381	432	485	540	597	657	925	
31	156	198	241	286	333	381	432	485	540	597	657	925	
32	156	198	241	286	332	381	431	484	539	596	656	924	
33	156	198	241	286	332	381	431	484	539	596	656	924	
34	156	198	241	286	332	381	431	484	539	596	655	924	
35	156	198	241	286	332	381	431	484	539	596	655	924	
36	156	198	241	286	332	381	431	484	539	596	655	924	
37	156	197	240	285	331	380	430	483	538	595	654	923	
38	156	197	240	285	331	380	430	483	538	595	654	923	
39	156	197	240	285	331	379	430	482	537	594	653	923	
40	156	197	240	285	331	379	430	482	536	593	653	923	
41	156	197	240	285	331	379	430	482	536	593	653	923	
42	156	197	240	284	330	378	429	481	535	592	652	922	
43	156	197	240	284	330	378	429	481	535	592	651	922	
44	156	197	240	284	330	378	428	480	534	591	650	921	
45	156	197	240	284	330	378	428	479	533	590	649	921	
46	156	197	240	284	330	378	428	479	533	589	648	921	
47	156	197	240	284	330	377	427	478	532	588	647	920	
48	156	197	240	284	330	377	427	478	531	587	646	919	
49	156	197	240	284	330	377	426	477	530	586	645	918	
50	156	197	240	284	330	377	425	476	529	585	643	917	
51	156	197	240	284	330	377	425	476	528	584	642	916	
52	156	197	240	284	330	376	424	475	527	583	640	915	
53	157	198	241	284	330	376	424	474	526	581	638	914	
54	157	198	241	284	330	376	423	473	525	579	636	913	
55	158	199	242	285	330	376	423	472	523	577	634	911	

TABLE OF GUARANTEED CASH VALUES

Which the Company will pay on Ordinary Life Accumulative Surplus
Policies of \$1,000 each.

TABLE OF GUARANTEED CASH VALUES

Which the Company will pay on 20-Year Endowment Accumulative Surplus Policies of \$1,000 Each.

[illegible]

CASH VALUES.

Guaranteed on Ordinary Life Policies of \$1,000 Each.

CASH VALUES GUARANTEED ON 20-PREMIUMS LIFE POLICIES FOR \$1,000 EACH.

Age at Iss.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.
20	\$61	\$77	\$93	\$118	\$132	\$152	\$172	\$192	\$216	\$239	\$268	\$398	\$442	\$494
21	62	79	97	115	135	155	175	197	221	244	268	405	450	505
22	64	81	99	118	138	159	180	201	225	248	274	415	460	515
23	65	83	101	121	141	162	184	205	231	254	280	424	470	527
24	67	85	103	124	144	165	188	211	236	260	286	432	480	538
25	68	87	106	127	148	170	192	215	241	265	292	442	494	550
26	70	89	108	130	151	173	196	221	246	272	299	452	505	561
27	72	91	111	133	154	178	201	226	252	278	306	462	516	572
28	73	93	114	136	158	182	206	231	258	284	312	472	527	585
29	75	95	117	139	162	186	211	236	264	291	320	482	538	597
30	77	96	120	142	166	190	215	242	270	298	328	494	550	609
31	79	100	123	145	170	195	221	248	276	305	335	505	561	621
32	81	102	126	149	174	200	226	254	282	312	342	516	572	632
33	83	105	129	153	178	204	231	260	288	319	351	527	585	645
34	85	108	132	157	182	208	237	265	295	326	359	538	597	657
35	87	111	135	161	187	214	243	272	302	334	367	550	609	668
36	90	114	138	165	191	220	249	278	309	341	375	561	621	680
37	92	117	141	169	196	225	255	284	315	349	383	572	632	692
38	94	120	145	173	201	230	261	291	322	357	392	585	645	705
39	97	123	149	177	206	236	267	296	330	365	400	597	657	715
40	99	126	153	182	211	241	273	305	338	373	409	609	668	726
41	102	129	157	186	216	247	280	312	346	381	417	621	680	736
42	105	132	161	190	221	253	286	319	354	389	426	632	692	747
43	107	135	165	194	226	258	292	325	361	397	434	645	705	757
44	110	138	169	199	231	264	298	333	368	405	442	657	715	768
45	113	142	173	204	236	269	304	339	375	412	451	668	726	778
46	116	145	177	209	241	275	310	346	382	420	459	680	736	787
47	118	150	181	214	246	280	316	352	389	428	467	692	747	797
48	121	153	185	218	251	286	322	358	395	436	475	705	757	807
49	124	156	189	222	256	291	328	364	403	442	483	715	768	818
50	127	159	192	226	261	296	333	370	409	449	490	726	778	828
51	129	163	196	231	266	302	339	376	415	455	497	736	787	838
52	132	166	200	235	271	307	344	382	421	461	504	747	797	844
53	135	169	204	239	275	312	349	388	427	467	510	757	807	855
54	137	172	208	243	279	316	354	393	433	475	516	768	818	861
55	140	175	211	247	283	321	359	398	438	479	522	778	828	870
56	143	178	214	251	287	325	363	403	443	484	527	787	838	.....
57	145	181	217	255	294	330	367	407	447	488	532	797	844	.....
58	148	184	221	259	298	334	371	411	451	492	538	807	855	.....
59	150	187	224	262	300	337	375	415	455	496	540	816	861	.....
60	153	190	227	265	308	341	379	419	459	500	544	825	870	.....

CASH VALUES.

Guaranteed on 20-Year Endowment Policies of \$1,000 Each.

Cash Values Guaranteed on Ordinary Life Policies, \$1,000 each

AT THE END OF													
Age at Issue of Policy.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	50 Years.	55 Years.	60 Years.	65 Years.	70 Years.
20	\$74	\$125	\$184	\$250	\$328	\$406	\$488	\$570	\$646	\$714	\$777	\$835	\$885
21	77	130	191	260	337	418	501	582	658	725	788	845	895
22	80	135	198	270	348	431	514	595	670	736	798	854	904
23	83	140	206	280	359	443	527	608	681	747	808	863	913
24	86	146	214	290	371	456	540	620	692	758	818	872	922
25	90	152	222	300	383	468	553	632	703	769	828	880	930
26	94	158	230	310	395	481	566	644	714	779	838	889	939
27	98	164	238	320	407	494	578	656	725	789	848	898	948
28	102	170	247	331	419	507	590	667	736	800	857	908	958
29	106	177	256	342	431	519	602	678	747	810	866	918	968
30	111	184	265	353	443	532	614	689	758	820	875	927	977
31	116	191	275	364	455	544	626	700	768	830	884	936	986
32	121	198	285	375	468	556	638	711	778	840	893	945	995
33	126	206	295	387	480	568	649	722	789	849	903	955	1005
34	131	214	305	399	492	580	660	733	800	859	914	966	1016
35	136	222	315	410	504	592	671	743	810	867	922	974	1024
36	141	230	325	423	516	603	682	754	820	876	931	983	1033
37	147	238	336	433	528	614	692	764	830	886	941	993	1043
38	153	247	346	445	540	626	703	775	839	897	952	1004	1054
39	159	256	357	456	551	636	714	785	848	906	961	1013	1063
40	165	265	367	468	562	647	725	796	857	914	969	1021	1071
41	172	274	378	479	573	657	735	806	866	923	978	1030	1080
42	178	283	388	490	584	668	746	816	877	934	989	1041	1091
43	185	292	399	501	594	678	756	826	886	943	998	1050	1100
44	191	300	409	512	604	689	767	836	896	953	1008	1060	1110
45	198	309	419	522	615	699	778	847	906	963	1018	1070	1120
46	205	319	429	532	625	710	788	857	916	973	1028	1080	1130
47	211	327	439	542	635	720	798	867	926	983	1038	1090	1140
48	218	336	449	552	645	731	808	877	936	993	1048	1100	1150
49	224	345	459	561	655	741	817	886	945	1002	1057	1109	1160
50	231	354	468	571	665	752	827	896	955	1012	1067	1119	1170
51	237	362	477	580	675	763	837	906	965	1022	1077	1129	1180
52	244	370	485	590	685	773	848	916	975	1032	1087	1139	1190
53	250	378	494	600	696	783	860	928	987	1044	1099	1151	1202
54	257	386	502	609	707	793	874	942	1001	1058	1113	1165	1216
55	263	393	511	618	718	803	885	953	1012	1069	1124	1176	1226
56	269	400	519	629	729	813	896	964	1023	1080	1135	1187	1236
57	274	407	527	638	739	823	906	974	1033	1090	1145	1197	1246
58	280	414	536	648	749	833	916	984	1043	1100	1155	1207	1256
59	285	421	545	659	759	843	926	994	1053	1110	1165	1217	1266
60	290	427	553	670	769	853	936	1004	1063	1120	1175	1227	1276
61	296	434	562	680	780	863	946	1014	1073	1130	1185	1237	1286
62	299	441	571	690	793	877	960	1028	1087	1144	1199	1251	1300
63	303	448	581	700	808	893	976	1044	1103	1160	1215	1267	1316
64	307	455	591	711	825	911	994	1062	1121	1178	1233	1285	1334
65	310	462	602	722	834	921	1004	1072	1131	1188	1243	1295	1344

CASH VALUES

On 20-Premium Life Policies and made parts thereof.

To ascertain the Cash Value, take the value per \$1,000, as given in the column headed by the number of years the policy has been in force, opposite the rated age and the annual premium per \$1,000 at which the policy was written, and multiply it by the number of thousands of dollars insured under the policy.

Thus, the Cash Value of a policy for \$20,000, issued at age 35, at the end of 15 years, is $905 \times 20 = \$18,100$; at the end of 30 years, is $912 \times 20 = \$18,240$.

CASH VALUES PER \$1,000 AT END OF YEARS STATED.

RATED AGE	PREMIUM PER \$1,000.	10 YEARS.	15 YEARS.	20 YEARS.	25 YEARS.	30 YEARS.	35 YEARS.	40 YEARS.	45 YEARS.	50 YEARS.	55 YEARS.	60 YEARS.	65 YEARS.	70 YEARS.
20	\$27.76	\$173	\$301	\$453	\$608	\$754	\$892	\$1027	\$1152	\$1263	\$1350	\$1425	\$1480	\$1520
21	28.17	177	307	462	618	764	902	1037	1162	1273	\$1360	\$1435	\$1490	\$1530
22	28.60	181	313	471	628	774	912	1047	1172	1283	\$1370	\$1445	\$1500	\$1540
23	29.04	185	319	480	638	784	922	1057	1182	1293	\$1380	\$1455	\$1510	\$1550
24	29.50	189	325	489	648	794	932	1067	1192	1303	\$1390	\$1465	\$1520	\$1560
25	29.98	193	332	498	658	804	942	1077	1202	1313	\$1400	\$1475	\$1530	\$1570
26	30.47	197	339	508	668	814	952	1087	1212	1323	\$1410	\$1485	\$1540	\$1580
27	30.98	201	346	518	679	824	962	1097	1222	1333	\$1420	\$1495	\$1550	\$1590
28	31.51	205	353	528	689	835	972	1107	1232	1343	\$1430	\$1505	\$1560	\$1600
29	32.06	209	360	538	699	846	982	1117	1242	1353	\$1440	\$1515	\$1570	\$1610
30	32.62	214	367	548	709	857	992	1127	1252	1363	\$1450	\$1525	\$1580	\$1620
31	33.21	219	374	558	719	868	1002	1137	1262	1373	\$1460	\$1535	\$1590	\$1630
32	33.83	224	381	569	729	879	1012	1147	1272	1383	\$1470	\$1545	\$1600	\$1640
33	34.47	229	389	580	739	890	1022	1157	1282	1393	\$1480	\$1555	\$1610	\$1650
34	35.13	234	397	591	749	901	1032	1167	1292	1403	\$1490	\$1565	\$1620	\$1660
35	35.82	239	405	602	759	912	1042	1177	1302	1413	\$1500	\$1575	\$1630	\$1670
36	36.54	244	413	613	769	923	1052	1187	1312	1423	\$1510	\$1585	\$1640	\$1680
37	37.30	249	421	624	779	934	1062	1197	1322	1433	\$1520	\$1595	\$1650	\$1690
38	38.08	254	429	635	789	945	1072	1207	1332	1443	\$1530	\$1605	\$1660	\$1700
39	38.91	259	437	646	799	956	1082	1217	1342	1453	\$1540	\$1615	\$1670	\$1710
40	39.77	264	445	657	809	967	1092	1227	1352	1463	\$1550	\$1625	\$1680	\$1720
41	40.68	269	453	668	819	978	1102	1237	1362	1473	\$1560	\$1635	\$1690	\$1730
42	41.63	274	460	679	829	989	1112	1247	1372	1483	\$1570	\$1645	\$1700	\$1740
43	42.64	279	468	690	839	999	1122	1257	1382	1493	\$1580	\$1655	\$1710	\$1750
44	43.65	284	475	701	849	1010	1132	1267	1392	1503	\$1590	\$1665	\$1720	\$1760
45	44.62	289	482	712	859	1021	1142	1277	1402	1513	\$1600	\$1675	\$1730	\$1770
46	45.61	294	489	723	869	1032	1152	1287	1412	1523	\$1610	\$1685	\$1740	\$1780
47	47.27	299	496	733	879	1043	1162	1297	1422	1533	\$1620	\$1695	\$1750	\$1790
48	48.61	304	503	743	889	1054	1172	1307	1432	1543	\$1630	\$1705	\$1760	\$1800
49	50.03	308	509	753	899	1065	1182	1317	1442	1553	\$1640	\$1715	\$1770	\$1810
50	51.54	312	515	763	909	1076	1192	1327	1452	1563	\$1650	\$1725	\$1780	\$1820
51	53.16	316	520	773	918	1087	1202	1337	1462	1573	\$1660	\$1735	\$1790	\$1830
52	54.88	320	525	782	928	1098	1212	1347	1472	1583	\$1670	\$1745	\$1800	\$1840
53	56.71	323	529	791	938	1109	1222	1357	1482	1593	\$1680	\$1755	\$1810	\$1850
54	58.68	326	533	800	948	1120	1232	1367	1492	1603	\$1690	\$1765	\$1820	\$1860
55	60.79	329	537	809	958	1131	1242	1377	1502	1613	\$1700	\$1775	\$1830	\$1870

Cash Values Guaranteed on Endowment Policies, \$1,000 each.

20 PREMIUMS ENDOWMENT AT 75.

25-YEAR
ENDOW-
MENT.30-YEAR
ENDOWMENT.

at Issue of Policy.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	50 Years.	10 Years.	15 Years.	15 Years.	15 Years.	20 Years.	25 Years.
20	\$178	\$208	\$462	\$512	\$584	\$632	\$700	\$776	\$867	\$278	\$275	\$204	\$351	\$528	\$741
21	182	214	472	523	591	645	714	793	889	278	475	204	351	538	741
22	186	221	482	534	603	658	729	810	913	278	475	204	351	528	740
23	190	226	492	545	616	672	744	828	939	278	475	204	351	528	740
24	195	235	502	557	629	686	760	847	968	278	475	204	351	528	740
25	199	242	512	568	632	700	776	867	1,000	278	475	205	352	528	740
26	204	250	523	581	645	714	793	889	...	278	475	205	352	528	740
27	208	258	534	593	658	729	810	913	...	278	475	205	352	528	739
28	213	266	545	606	672	744	828	939	...	278	474	206	353	528	739
29	218	274	557	619	686	760	847	968	...	278	474	206	353	528	739
30	223	282	569	632	700	776	867	1000	...	278	474	207	354	528	739
31	228	290	581	645	714	793	889	...	...	278	474	207	354	528	738
32	234	299	593	658	729	810	913	...	...	279	474	208	355	528	738
33	239	308	606	672	744	828	939	...	...	279	474	209	356	528	738
34	245	317	619	686	760	847	968	...	...	279	474	210	357	530	737
35	251	326	632	700	776	867	1000	...	...	280	474	211	358	530	737
36	257	335	645	714	793	889	...	...	...	280	474	212	359	530	736
37	263	345	658	729	810	913	...	...	...	280	474	213	360	531	735
38	269	354	672	744	828	939	...	...	...	281	474	215	362	531	734
39	275	364	686	760	847	968	...	...	...	281	474	216	363	532	734
40	281	373	700	776	867	1000	...	...	...	282	474	218	365	532	733
41	288	383	714	793	889	...	...	...	...	282	474	220	367	533	732
42	294	393	729	810	913	...	...	...	...	283	474	222	369	533	731
43	300	403	744	828	939	...	...	...	...	284	474	224	371	534	730
44	307	413	760	847	968	...	...	...	...	285	474	226	373	535	729
45	313	423	776	867	1000	...	...	...	...	285	474	228	375	535	728
46	319	433	793	889	...	...	...	...	...	286	473	...	...	...	...
47	326	443	810	913	...	...	...	...	...	287	473	...	...	...	...
48	332	453	828	939	...	...	...	...	...	288	473	...	...	...	...
49	338	463	847	968	...	...	...	...	...	288	472	...	...	...	...
50	345	474	867	1000	...	...	...	...	...	289	472	...	...	...	...

Cash Values Guaranteed on Policies for \$1,000 Each

Age at Issue of Original Policy.	ORDINARY LIFE AT END OF						10-Premiums Endowment.				
							15 Years. At end of		20 Years. At end of		
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	5 Years.	10 Years.	5 Years.	10 Years.	15 Years.
20	\$19	\$55	\$97	\$148	\$209	\$278	\$341	\$795	\$276	\$646	\$796
21	21	58	102	155	218	288	341	795	277	646	796
22	22	60	107	162	227	299	341	795	277	647	796
23	23	63	111	169	236	311	341	795	277	647	796
24	25	67	117	177	246	322	341	795	277	647	796
25	26	70	122	185	256	334	341	796	277	648	796
26	28	73	128	193	266	345	341	796	277	648	796
27	29	77	134	201	276	357	341	796	277	648	796
28	31	81	140	210	287	369	341	796	277	649	796
29	33	85	147	219	298	382	341	796	277	649	797
30	35	89	154	228	309	394	341	796	277	650	797
31	37	94	161	237	320	407	341	796	278	650	797
32	39	98	169	247	331	419	341	796	278	651	797
33	41	103	176	256	343	432	340	796	278	652	798
34	44	109	184	266	354	445	340	797	278	652	798
35	46	114	192	276	366	458	340	797	279	653	798
36	49	120	200	286	378	471	340	797	279	654	799
37	52	126	208	297	390	485	340	797	280	655	799
38	55	132	216	307	402	498	341	798	280	657	799
39	58	138	225	318	414	512	341	798	281	658	800
40	62	144	233	328	426	525	341	798	282	660	800
41	65	150	242	339	438	538	341	799	283	661	801
42	68	156	251	350	451	551	341	799	283	663	802
43	71	162	259	360	464	564	341	799	284	665	802
44	75	168	268	371	476	576	341	800	285	667	803
45	78	175	277	382	489	589	341	800	286	669	804
46	81	181	286	391	501	600	341	801	287	671	805
47	85	187	295	405	513	611	341	802	288	672	806
48	88	194	304	417	525	622	341	802	288	672	807
49	92	201	314	428	537	632	340	803	289	680	808
50	95	208	323	439	549	643	340	804	290	681	809
51	99	215	331	451	559	653	340	805	.....	.....	.....
52	103	222	343	462	570	663	340	806	.....	.....	.....
53	107	229	358	473	580	674	339	807	.....	.....	.....
54	111	237	364	484	590	684	339	808	.....	.....	.....
55	115	244	374	495	600	695	339	809	.....	.....	.....
56	119	252	384	505	610	706	.....	.....	.....	.....	.....
57	124	260	394	515	620	717	.....	.....	.....	.....	.....
58	128	268	408	524	630	729	.....	.....	.....	.....	.....
59	132	276	418	534	640	741	.....	.....	.....	.....	.....
60	137	284	428	543	651	754	.....	.....	.....	.....	.....
61	142	292	431	552	662	767	.....	.....	.....	.....	.....
62	147	300	440	561	674	780	.....	.....	.....	.....	.....
63	152	308	448	571	686	793	.....	.....	.....	.....	.....
64	157	316	456	581	698	805	.....	.....	.....	.....	.....
65	162	323	464	591	712	816	.....	.....	.....	.....	.....

Cash Values Guaranteed on Policies for \$1,000 Each.

Age at Issue of Policy.	10 Premiums Life. At the End of		15 Premiums Life. At the End of			20 Premiums Life. At the End of			
	5 Years.	10 Years.	5 Years.	10 Years.	15 Years.	5 Years.	10 Years.	15 Years.	20 Years.
10	100	2351	99	2199	5245	99	1123	2216	5351
11	112	2638	112	2488	5902	112	1277	2492	5948
12	118	274	118	2599	6009	118	130	2598	6052
13	121	281	121	266	6117	121	134	2694	6161
14	124	285	124	271	6226	124	138	2791	6271
15	127	295	127	279	634	127	143	2896	6381
16	130	302	130	288	648	130	146	2994	6492
17	134	309	134	298	662	134	150	3092	6602
18	137	317	137	308	676	137	154	3190	6712
19	141	325	141	318	691	141	159	3291	6824
20	145	334	145	329	706	145	164	3394	6937
21	149	343	149	340	721	149	169	3498	7051
22	153	352	153	351	736	153	174	3604	7166
23	157	361	157	362	751	157	179	3711	7282
24	161	371	161	373	766	161	185	3819	7400
25	165	381	165	384	781	165	190	3928	7519
26	170	392	170	396	796	170	196	4038	7639
27	174	402	174	407	811	174	202	4149	7760
28	178	413	178	418	826	178	208	4261	7882
29	181	424	181	429	841	181	214	4374	8005
30	186	436	186	440	856	186	220	4488	8129
31	191	448	191	451	871	191	226	4604	8254
32	196	460	196	462	886	196	232	4721	8380
33	202	470	202	473	901	202	238	4839	8507
34	207	482	207	484	916	207	244	4958	8635
35	212	494	212	496	931	212	250	5078	8764
36	217	506	217	507	946	217	256	5199	8894
37	223	518	223	519	961	223	262	5321	9025
38	228	531	228	531	976	228	268	5444	9157
39	233	543	233	543	991	233	274	5568	9290
40	238	556	238	556	1006	238	280	5693	9424
41	244	569	244	569	1021	244	286	5819	9559
42	249	582	249	582	1036	249	292	5946	9695
43	254	594	254	594	1051	254	298	6074	9832
44	259	607	259	607	1066	259	304	6203	9970
45	264	620	264	620	1081	264	310	6333	10109
46	269	633	269	633	1096	269	316	6464	10250
47	274	647	274	647	1111	274	322	6596	10392
48	278	660	278	660	1126	278	328	6729	10535
49	282	674	282	674	1141	282	334	6863	10679
50	286	687	286	687	1156	286	340	6998	10824
51	291	700	291	700	1171	291	346	7134	10970
52	296	713	296	713	1186	296	352	7271	11117
53	300	726	300	726	1201	300	358	7409	11265
54	305	737	305	737	1216	305	364	7548	11414
55	307	750	307	750	1231	307	370	7688	11564

NOTE.—Loan Values on the above are the same as the Cash Values at the end of the year for which the annual premium is paid. To illustrate At age 35 end of 5 years Cash Value is \$72, while the Loan Value at end of 4 years is \$72, etc.

CASH VALUES.

Guaranteed on 20-Payment Life 5 per cent 20-Year Gold Debenture Bond Policies of \$1,000 each (Participating).

Age at Issue.	AT THE END OF													
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.
21	\$47	\$64	\$82	\$112	\$134	\$155	\$178	\$251	\$282	\$313	\$335	\$380	\$415	\$498
22	48	65	84	114	137	159	181	256	287	318	340	385	420	503
23	49	66	85	117	140	164	185	261	292	323	345	390	425	508
24	50	67	86	118	142	164	186	265	296	327	349	394	429	512
25	51	69	89	121	144	166	192	272	304	338	360	410	447	532
26	51	70	101	124	147	173	196	277	311	344	366	417	456	543
27	52	72	104	126	150	174	200	282	317	352	374	428	464	553
28	52	73	105	129	153	176	204	289	323	359	381	434	475	564
29	53	74	106	131	156	182	206	294	329	367	389	443	484	579
30	55	75	111	134	160	186	212	300	337	373	412	451	493	592
31	55	77	112	137	163	190	217	307	343	381	420	460	503	603
32	55	79	114	140	166	194	221	313	350	389	429	471	512	614
33	57	81	117	143	170	196	226	318	356	395	437	480	523	626
34	59	83	120	146	173	202	230	326	364	404	446	489	533	639
35	60	85	122	150	177	205	235	333	372	413	455	499	543	653
36	60	86	125	152	181	211	241	339	380	421	464	508	554	667
37	62	88	127	156	185	215	246	347	387	429	473	519	566	683
38	62	90	130	159	189	218	251	354	395	438	482	529	576	697
39	64	92	133	163	192	224	256	361	403	447	493	538	586	712
40	65	94	137	166	196	230	261	368	411	456	502	549	596	727
41	65	96	139	169	203	233	267	376	420	464	511	559	606	741
42	66	98	142	173	205	238	272	384	428	473	520	569	619	757
43	68	100	146	177	209	243	277	390	436	482	529	578	629	771
44	70	103	148	181	213	248	282	396	443	490	538	589	640	786
45	72	105	152	185	218	253	287	405	451	499	547	598	650	800
46	73	107	155	189	222	257	293	412	459	507	556	608	660	814
47	74	109	159	192	226	263	298	420	467	515	566	618	671	829
48	75	112	161	195	231	267	303	426	474	524	575	627	680	843
49	76	113	164	199	235	273	308	433	482	532	582	636	689	858
50	79	116	168	203	239	276	313	439	489	540	590	644	698	873
51	81	118	170	207	243	281	319	446	497	548	598	651	707	888
52	82	121	173	211	247	285	324	452	503	554	606	659	715	903
53	85	122	177	213	251	289	328	459	510	560	614	667	723	918
54	86	125	179	217	255	294	333	465	516	567	620	675	731	931
55	87	127	182	221	259	298	337	471	521	573	627	681	737	946
56	90	129	186	224	263	303	342	477	528	580	633	688	744	961
57	91	131	189	228	267	306	346	482	533	585	638	693	749	976
58	94	134	191	231	270	309	350	488	538	590	644	697	754	991
59	95	137	195	234	273	313	354	491	543	594	647	702	758	1006
60	96	138	196	237	277	317	356	497	547	598	651	706	762	1020

NOTE.—Cash Values on the above are the same as the Cash Values at the end of the year for which the annual premium is paid. To illustrate: At age 35 end of 5 years Cash Value is \$123, while the Loan Value at end of 4 years is \$122, etc.

CASH VALUES.

Guaranteed on 20-Year Endowment 5 Per Cent 20-Year Gold
Debenture Bond Policies of \$1,000 Each (Participating).

Age at Issue.	AT THE END OF														
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	
21	886	8133	8192	8235	8281	8326	8374	8530	8565	8603	8732	8803	8879	91300	
22	88	133	192	235	281	326	374	530	565	602	732	803	879	1300	
23	88	133	192	235	281	326	374	530	565	602	732	803	879	1300	
24	88	133	192	235	281	326	374	530	564	602	731	803	879	1300	
25	88	133	192	235	281	326	374	530	564	602	731	803	879	1300	
26	88	133	192	235	281	326	374	530	564	602	731	803	878	1300	
27	88	133	192	235	281	326	374	530	564	602	731	803	878	1300	
28	88	133	192	235	281	326	374	530	564	602	731	803	878	1300	
29	88	133	192	235	281	326	374	530	564	602	731	802	878	1300	
30	88	133	192	235	281	326	374	530	564	600	731	802	878	1300	
31	88	133	192	235	281	326	374	529	564	600	731	802	878	1300	
32	88	133	192	235	281	326	374	529	564	600	731	802	878	1300	
33	88	133	192	235	281	326	374	529	564	600	729	802	876	1300	
34	88	133	192	235	281	326	374	529	564	600	729	802	876	1300	
35	88	133	194	237	281	326	374	529	564	600	729	802	876	1300	
36	88	133	194	237	281	326	374	530	564	600	729	801	876	1300	
37	88	133	194	237	281	326	374	530	564	600	729	801	876	1300	
38	88	133	194	237	281	326	374	530	564	600	729	801	875	1300	
39	88	134	194	237	281	326	374	530	564	600	729	801	875	1300	
40	88	134	194	237	282	326	374	530	564	600	729	801	875	1300	
41	88	134	195	238	282	326	376	530	564	600	729	800	874	1300	
42	88	134	195	238	282	326	376	530	564	600	728	800	874	1300	
43	88	134	195	238	282	326	376	530	564	600	728	798	872	1300	
44	88	135	196	239	283	326	376	532	564	600	728	798	872	1300	
45	86	135	196	239	283	326	376	532	564	600	727	797	871	1300	
46	86	135	196	239	283	326	377	532	564	600	727	797	870	1300	
47	86	137	198	241	285	330	377	532	564	600	725	796	868	1300	
48	87	137	198	241	285	330	377	532	564	600	725	794	867	1300	
49	87	137	199	242	285	330	377	532	563	600	724	793	866	1300	
50	87	138	199	242	286	330	377	532	563	600	723	792	865	1300	
51	87	138	199	242	286	332	377	532	563	600	722	790	862	1300	
52	88	139	200	243	287	332	377	530	562	600	720	789	861	1300	
53	88	139	202	243	287	332	378	530	562	600	719	786	859	1300	
54	90	140	202	244	287	333	378	530	562	600	718	785	858	1300	
55	90	140	203	246	289	333	378	530	560	600	716	783	858	1300	
56	90	142	204	246	290	334	378	530	560	600	714	780	850	1300	
57	91	142	204	247	290	334	378	530	560	600	712	777	848	1300	
58	91	143	205	248	291	335	380	530	560	600	710	775	844	1300	
59	92	144	207	250	293	335	380	530	563	600	707	771	840	1300	
60	94	146	208	251	293	337	380	530	563	600	705	767	835	1300	

NOTE.—Loan Values on the above are the same as the Cash Values at the end of the year for which the annual premium is paid. To illustrate: At age 35 end of 5 years Cash Value is \$194, while the Loan Value end of 4 years is \$194, etc.

TABLE OF CASH VALUES.

Guaranteed on 20-Premiums Life Option Policies of \$1,000 Each.
20-Year Dividend Endowment Period.

AT THE END OF

9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.
\$104	\$137	\$155	\$173	\$191	\$211	\$230	\$259
106	140	159	177	196	217	236	266
108	143	162	180	200	220	239	272
111	147	167	186	206	227	247	279
115	151	170	190	210	231	251	283
118	155	174	194	214	237	257	288
121	159	178	199	221	243	263	293
124	163	184	204	226	249	269	299
128	168	189	210	233	257	277	307
131	172	193	216	238	263	283	315
135	176	198	221	244	269	289	322
139	181	204	227	252	276	296	330
143	186	209	233	258	283	303	337
146	190	214	239	265	291	311	347
151	197	221	246	272	299	319	356
155	202	227	252	278	306	327	363
161	208	233	260	287	315	336	372
165	214	239	266	293	322	343	380
170	220	246	274	302	331	353	389
175	226	253	281	309	339	361	399
180	232	259	289	318	348	370	409
185	238	267	296	326	357	379	419
191	244	274	304	334	366	388	429
196	251	281	311	342	375	397	439
201	257	287	318	349	383	406	449
207	265	296	327	360	396	416	459
212	271	302	335	368	401	425	469
218	278	309	343	376	410	435	479
224	285	317	350	383	419	444	489
229	292	325	357	392	427	454	499
236	299	331	365	400	436	464	509
242	306	339	373	409	445	474	519
247	313	346	381	417	453	484	529
253	319	353	389	424	462	494	539
259	326	360	396	433	470	504	549

CASH VALUES GUARANTEED ON 20-YEAR ENDOWMENT GUARANTEED OPTION POLICIES FOR \$1,000 EACH.

(20-Year Dividend Endowment Period.)

Age at Issue of Original Policy.	AT THE END OF									
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
21	\$59	\$95	\$139	\$170	\$208	\$237	\$272	\$349	\$556	\$1,138
22	59	95	139	170	209	237	272	349	556	1,138
23	59	95	139	170	208	236	272	349	556	1,138
24	59	95	139	171	204	237	272	349	556	1,138
25	59	95	139	171	204	237	272	349	556	1,138
26	59	95	140	171	204	237	273	350	556	1,138
27	59	95	139	171	204	237	272	349	555	1,138
28	59	95	140	171	204	237	273	350	555	1,138
29	59	96	140	171	204	238	273	350	555	1,138
30	59	96	140	171	205	238	273	350	554	1,138
31	59	96	140	171	205	238	273	350	554	1,138
32	60	96	140	172	205	239	274	351	554	1,138
33	60	96	140	172	205	238	274	351	554	1,138
34	60	96	140	172	205	239	274	351	554	1,138
35	60	96	142	173	206	239	274	352	553	1,138
36	61	97	142	174	206	240	275	353	553	1,138
37	61	97	142	174	207	240	276	353	553	1,138
38	61	97	143	174	207	241	276	354	552	1,138
39	61	98	143	174	207	242	276	354	552	1,138
40	62	98	143	175	208	242	277	354	551	1,138
41	62	99	144	176	209	243	279	355	550	1,138
42	62	99	145	177	210	243	279	356	550	1,138
43	62	99	145	177	210	244	279	357	549	1,138
44	64	101	147	179	212	246	281	359	548	1,138
45	64	101	147	179	212	246	281	359	547	1,138
46	64	101	147	179	213	247	283	360	546	1,138
47	64	103	149	181	214	249	284	361	544	1,138
48	66	103	149	182	215	249	285	362	543	1,138
49	66	104	151	184	216	251	287	364	541	1,138
50	66	105	152	184	218	252	287	365	540	1,138

TABLE OF CASH AND LOAN VALUES.

Guaranteed on Ordinary Life Policies of \$1,000. / . 1

TABLE OF CASH AND LOAN VALUES.

Guaranteed on 20-Premiums Life Policies for \$1,000 each.

AT THE END OF																
Age at Issue.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	
21	24	41	59	77	96	115	136	158	180	203	228	253	280	308	347	
22	25	42	60	78	98	118	139	161	184	207	232	258	285	314	353	
23	25	43	61	80	99	120	141	164	187	211	237	263	291	320	359	
24	26	43	62	81	101	122	144	167	191	216	241	268	297	326	365	
25	26	44	63	83	103	125	147	170	195	220	246	274	303	333	372	
26	26	45	64	84	105	127	150	174	199	224	251	280	309	340	379	
27	27	46	66	86	107	130	153	177	202	229	256	285	315	347	387	
28	27	47	67	88	110	132	156	181	207	234	262	291	322	354	394	
29	28	47	68	89	112	135	159	184	211	238	267	297	329	361	401	
30	28	48	69	91	114	138	162	188	215	243	273	303	336	369	409	
31	29	49	71	93	116	141	166	192	220	249	279	310	343	377	417	
32	29	50	72	95	119	143	169	196	225	254	285	317	350	384	422	
33	29	51	73	97	121	147	173	201	229	259	291	323	357	392	433	
34	30	52	75	99	124	150	177	205	234	265	297	330	364	400	440	
35	30	53	76	101	126	153	181	209	239	271	303	337	372	408	448	
36	31	54	78	103	129	156	185	214	245	276	309	343	379	416	456	
37	31	55	80	105	132	160	189	219	250	282	315	350	386	424	464	
38	32	56	81	108	135	163	193	223	255	288	322	357	394	432	472	
39	32	57	82	110	138	167	197	228	260	293	328	364	401	440	480	
40	33	58	85	112	141	170	201	232	265	299	334	370	408	448	488	
41	34	60	87	115	144	174	205	237	270	304	340	377	416	456	496	
42	34	61	89	117	146	177	208	241	275	310	346	383	423	464	504	
43	35	62	90	119	149	180	212	245	279	315	352	390	430	471	511	
44	35	63	92	121	152	183	216	249	284	320	358	396	437	479	519	
45	35	64	93	123	154	186	219	253	289	325	363	403	444	486	527	
46	36	65	95	125	157	189	223	257	293	330	369	409	450	494	534	
47	36	66	96	127	159	192	226	261	298	335	374	415	457	501	541	
48	37	67	97	129	162	195	230	265	302	340	380	421	463	508	548	
49	37	67	99	131	164	198	233	269	306	345	385	426	469	515	555	
50	37	68	100	133	166	201	236	273	310	349	390	432	475	521	561	
51	38	69	101	135	169	203	239	276	314	354	394	437	481	527	567	
52	38	70	103	136	171	206	242	280	318	358	399	442	486	533	573	
53	38	71	104	138	173	209	245	283	322	362	403	446	491	538	578	
54	38	71	105	140	175	211	248	286	325	366	407	450	496	543	583	
55	39	72	107	142	177	214	251	289	329	369	411	454	499	547	587	

TABLE OF CASH AND LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of \$1,000 each.

**CASH OR LOAN VALUE GUARANTEED ON
ORDINARY LIFE REGISTERED POL-
ICIES OF \$1,000 EACH.**

Age at Issue.	AT END OF									
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	19 Years.
20	\$13	\$19	\$25	\$33	\$41	\$48	\$55	\$64	\$100	\$151
21	13	20	27	34	42	50	58	66	118	157
22	14	21	28	36	44	52	60	69	118	163
23	14	22	29	37	46	55	63	72	128	170
24	15	23	31	39	48	57	65	75	128	177
25	15	24	32	40	50	59	68	78	133	184
26	16	25	33	42	52	61	71	81	139	192
27	16	26	34	44	54	64	74	85	145	199
28	17	27	36	46	56	66	77	88	151	207
29	18	28	37	48	58	69	81	92	157	215
30	19	29	39	50	61	72	84	96	163	223
31	20	30	41	52	63	75	86	101	170	231
32	21	31	43	54	66	79	92	105	177	240
33	21	32	45	57	69	82	95	110	184	249
34	22	34	47	59	72	85	100	115	191	258
35	23	35	49	62	76	90	104	119	199	267
36	24	37	51	65	79	94	108	124	206	276
37	25	39	53	68	83	98	114	130	214	285
38	26	41	56	71	87	102	118	135	221	294
39	28	43	58	74	90	106	123	141	229	303
40	30	45	61	77	94	110	128	146	237	313
41	31	47	63	80	98	115	133	151	245	322
42	32	49	66	84	101	119	138	157	253	332
43	34	51	69	87	105	124	143	162	261	341
44	35	53	72	90	109	126	146	168	269	351
45	36	55	74	94	113	133	153	173	277	361
46	38	57	77	97	117	137	158	179	285	370
47	39	59	79	100	121	142	163	185	294	380
48	41	61	82	104	125	147	169	191	302	390
49	42	63	85	107	129	152	174	197	310	400
50	43	66	88	111	134	157	180	204	319	409
51	45	69	94	115	138	162	185	210	327	419
52	47	70	94	118	142	167	191	216	336	429
53	48	72	97	122	147	172	197	228	344	438
54	50	75	101	126	152	178	203	229	353	447
55	51	77	104	130	157	183	209	235	362	456
56	53	80	107	134	162	189	215	241	370	465
57	55	83	110	139	166	194	221	248	378	474
58	57	86	114	143	171	199	227	254	386	483
59	58	88	117	147	176	204	233	260	394	491
60	60	91	121	151	180	209	238	267	402	499

CASH OR LOAN VALUES.

Guaranteed on 20-Premiums Life Registered Policies for
\$1,000 each.

AT THE END OF										
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
26	\$26	\$40	\$55	\$70	\$86	\$108	\$120	\$138	\$240	\$381
27	27	41	56	71	88	106	123	141	245	390
28	28	42	58	73	90	108	126	145	251	399
29	29	43	59	75	92	110	129	148	257	408
30	30	44	60	77	94	112	132	151	262	418
31	31	45	62	79	97	115	135	155	269	428
32	32	46	63	81	99	118	138	159	276	439
33	33	47	65	83	102	121	142	163	283	449
34	34	48	66	85	104	124	145	167	290	460
35	35	49	68	87	107	127	148	171	297	471
36	36	51	70	89	109	130	152	175	304	482
37	37	52	72	92	112	133	156	179	311	493
38	38	54	74	94	115	137	160	184	319	504
39	39	55	76	97	118	140	164	189	327	516
40	40	57	78	99	121	144	168	194	335	527
41	41	58	80	102	125	148	173	199	343	539
42	42	60	83	105	128	152	177	204	351	551
43	43	61	85	108	132	156	182	209	359	563
44	44	63	87	111	135	160	187	214	367	575
45	45	65	89	114	139	164	192	219	375	587
46	46	67	92	117	142	169	197	225	383	599
47	47	68	94	120	145	173	201	230	391	611
48	48	70	96	122	149	177	206	235	399	624
49	49	72	99	125	152	181	210	240	407	636
50	50	74	101	128	156	185	215	245	415	648
51	51	76	103	131	159	188	219	250	422	660
52	52	77	105	133	162	192	223	255	429	672
53	53	79	107	136	166	196	228	259	436	684
54	54	81	110	139	169	200	232	264	443	695
55	55	82	112	141	172	204	236	269	450	707
56	56	84	114	144	175	207	240	273	457	718
57	57	86	116	147	178	211	244	278	463	730
58	58	87	118	149	182	214	248	282	469	741
59	59	89	121	152	185	218	252	287	475	751
60	60	91	123	155	188	221	256	291	481	762
61	61	93	125	158	191	225	259	295	487	772
62	62	94	127	160	194	228	262	299	492	782
63	63	96	129	163	197	231	266	302	496	792
64	64	97	132	165	200	234	269	306	500	802
65	65	99	134	168	203	237	273	309	504	811
66	66									
67	67	101	136	170	205	240	276	312	508	820

Cash or Loan Values Guaranteed on 20-Year Endowment Registered Policies for \$1,000 each.

Age at Issue.	AT THE END OF									
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
20	\$66	\$102	\$189	\$178	\$218	\$261	\$305	\$352	\$620	\$856
21	66	102	189	178	218	261	305	352	620	856
22	66	102	189	178	218	260	305	352	619	856
23	66	102	189	178	218	260	305	352	619	856
24	66	102	189	178	218	260	305	351	619	856
25	66	102	189	177	218	260	305	351	619	856
26	66	102	188	177	218	260	304	351	619	854
27	66	101	188	117	218	260	304	351	618	854
28	66	101	188	177	218	260	304	350	618	854
29	66	101	188	177	218	260	304	350	618	854
30	66	101	188	177	217	260	304	350	618	854
31	66	101	188	177	217	260	304	350	617	854
32	66	101	188	177	217	260	304	350	617	854
33	66	101	188	177	217	260	304	350	617	853
34	66	101	188	177	217	260	304	350	617	853
35	66	101	188	177	218	260	304	350	617	853
36	66	102	189	177	218	260	304	351	616	853
37	66	102	189	178	218	261	305	351	616	853
38	67	102	189	178	218	261	305	351	615	853
39	67	103	140	178	219	261	305	351	615	853
40	67	103	140	179	219	261	305	351	614	852
41	67	103	140	179	219	261	305	351	614	852
42	67	103	140	179	219	261	305	350	613	851
43	68	103	141	179	219	261	305	350	613	851
44	68	104	141	179	219	261	304	350	612	879
45	68	104	141	179	219	261	304	349	611	879
46	68	104	141	180	219	261	304	349	609	878
47	68	104	141	180	219	261	304	348	608	877
48	68	104	141	180	219	261	304	348	608	876
49	68	104	141	180	219	260	304	347	606	876
50	68	104	141	180	219	260	303	347	603	875
51	69	104	142	180	219	260	303	347	601	874
52	69	105	142	181	219	260	303	346	599	873
53	69	105	142	181	220	260	302	346	597	872
54	70	106	143	181	220	260	302	346	595	871
55	70	106	143	181	220	260	302	345	592	869

Werkshire Life, John Hancock Mutual, Massachusetts Mutual,
*New England and State Mutual.

CASH VALUES.

Guaranteed on (Participating) Ordinary Life Policies of \$1,000 each.

AT THE END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.
5 27	12 23	19 46	26 94	34 68	42 69	50 99	59 57	68 45	77 64	87 16	96 97	107 14	163 14	228 35
6 26	13 13	20 44	28 43	36 50	44 87	53 40	62 45	71 70	81 27	91 18	101 37	112 04	170 10	237 00
7 15	14 09	21 39	29 04	37 42	47 15	56 15	65 46	75 09	85 05	95 29	105 99	116 97	177 24	247 27
8 03	15 09	22 38	30 41	39 47	49 53	59 31	69 01	78 84	89 00	99 32	110 78	122 31	184 90	257 31
9 58	16 12	24 34	33 47	43 59	54 04	64 82	75 91	86 38	97 16	108 23	119 80	131 67	192 76	267 45
10 48	17 22	26 10	35 30	45 83	56 67	67 84	79 36	90 24	101 47	112 07	123 08	134 37	200 89	277 99
11 41	18 37	27 64	37 24	47 16	57 41	68 01	78 97	90 30	101 99	112 06	123 48	135 30	209 85	288 81
12 30	19 53	29 25	39 26	49 60	60 29	71 34	82 75	94 58	106 70	117 34	128 17	139 49	218 11	299 88
13 20	20 38	30 35	41 38	52 18	63 31	74 82	86 70	98 97	111 62	124 06	136 09	148 21	227 17	311 21
14 01	22 19	32 71	43 59	54 84	66 46	78 46	90 83	103 59	116 75	130 31	144 28	158 65	236 53	322 79
15 97	23 60	34 56	45 93	57 65	69 76	82 25	95 15	108 43	122 11	136 21	150 73	165 64	246 15	334 53
16 98	25 07	36 54	48 38	60 61	73 22	86 23	99 65	113 47	127 70	142 37	157 43	172 92	256 04	346 58
17 04	26 62	38 59	50 95	63 69	76 83	90 38	104 35	118 73	133 54	148 76	164 41	180 45	268 18	358 78
18 16	28 25	40 74	53 62	66 91	80 60	94 72	109 26	124 22	139 61	155 43	171 64	188 28	278 55	371 14
19 35	29 38	43 00	56 43	70 28	84 56	99 27	114 40	129 95	145 95	162 35	179 16	196 36	287 16	383 66
20 00	31 78	45 37	59 36	73 82	88 69	104 01	119 75	135 93	152 52	169 53	186 93	204 68	297 96	396 82
21 00	33 43	47 34	62 45	77 51	93 02	108 95	125 33	142 13	159 34	176 96	194 92	213 23	308 98	409 08
22 27	35 63	50 44	65 69	81 38	97 53	114 11	131 13	148 57	166 40	184 60	203 15	222 00	320 18	421 93
23 40	37 70	53 16	69 07	85 42	102 24	119 48	137 14	155 92	173 67	192 48	211 57	230 98	331 68	434 83
24 22	39 69	56 08	72 61	89 66	107 13	125 06	143 39	162 08	181 14	200 52	220 21	240 17	343 04	447 77
25 82	42 19	59 02	76 31	94 06	112 22	130 38	149 81	169 14	188 89	208 79	229 09	249 54	354 67	460 73
26 51	44 60	62 16	80 17	98 63	117 50	136 78	156 41	176 37	196 66	217 22	238 04	259 08	366 40	473 65
27 27	47 11	65 42	84 17	103 35	122 93	142 38	163 16	183 77	204 67	225 81	247 20	268 76	378 20	486 49
28 13	49 73	68 80	88 30	108 22	128 49	149 12	170 07	191 33	212 83	234 57	256 50	278 58	390 06	499 25
29 04	52 46	72 29	92 55	113 16	134 18	155 50	177 12	199 01	221 12	243 44	265 91	288 52	401 95	511 86
30 04	55 26	75 38	96 30	118 27	139 99	162 00	184 29	206 82	229 53	252 43	275 45	298 55	413 83	524 29
31 10	58 12	79 54	101 33	123 45	145 89	168 81	191 57	214 73	238 06	261 53	285 07	308 67	425 68	536 53
32 19	61 05	83 27	106 34	128 74	151 90	175 23	198 95	222 75	246 69	270 71	294 78	318 84	437 47	548 52
33 32	64 02	87 07	110 43	134 10	158 00	182 13	206 42	230 87	255 40	279 97	304 54	329 06	449 16	560 34
34 49	67 05	90 92	115 10	139 59	164 19	189 03	213 99	239 06	264 18	289 28	314 34	339 30	460 73	572 05
35 71	70 12	94 87	119 86	145 07	170 47	196 03	221 66	247 35	273 03	298 66	324 19	349 57	472 14	583 74
36 98	73 30	98 39	124 70	150 71	176 86	203 12	229 41	255 71	281 95	308 09	334 06	359 84	483 83	595 49
37 31	76 53	102 99	129 64	156 44	183 35	210 29	237 24	264 13	290 92	317 56	343 96	370 08	494 43	607 39
38 69	79 53	107 16	134 06	162 25	189 90	217 54	245 13	272 62	299 93	327 01	353 81	389 26	506 36	619 48
39 11	83 19	111 42	139 75	168 15	196 33	224 86	253 08	281 13	308 94	336 46	363 62	390 84	516 20	631 80
40 59	86 02	115 74	144 92	174 10	203 22	232 22	261 07	289 66	317 93	345 85	373 33	400 31	527 09	644 39
41 12	90 10	120 12	150 15	180 12	209 96	239 64	269 05	298 16	326 83	355 15	382 91	410 11	538 12	657 10
42 71	93 65	124 58	155 44	186 18	216 75	247 96	277 94	306 62	335 74	364 35	392 36	419 76	549 39	670 00
43 34	97 23	129 07	160 77	192 29	223 54	254 46	284 97	315 00	344 49	373 38	401 63	429 29	560 97	683 26
44 99	100 85	133 59	166 13	198 39	230 31	261 81	292 82	323 26	353 06	382 26	410 81	438 81	572 91	697 15
45 69	104 51	138 15	171 49	204 48	237 04	269 09	300 55	331 38	361 52	391 04	419 97	448 43	583 23	711 89
46 40	108 20	142 71	176 84	210 53	248 69	276 25	308 14	339 35	369 83	399 82	429 26	458 28	597 83	727 35
47 15	111 89	147 23	182 16	216 50	250 24	283 28	315 60	347 23	378 24	408 75	438 80	468 59	610 76	749 13
48 09	115 57	151 70	187 36	223 38	256 65	290 17	322 97	355 14	386 79	417 95	448 75	479 19	624 25	758 71
49 00	119 19	156 13	192 52	230 10	262 91	296 97	329 39	363 23	395 61	427 58	459 19	490 39	638 64	774 04
50 00	122 24	160 51	197 10	233 70	266 12	300 61	333 99	371 05	404 30	437 76	470 16	502 19	654 21	789 14

*In the New England Mutual the amounts are stated in even dollars, over 50 cents it is given as the additional \$1. Thus at age 24, third year, would be \$8 instead of \$7.83.

Berkshire Life, John Hancock Mutual, Massachusetts Mutual,
*New England and State Mutual.

CASH VALUES ON 20 PREMIUMS LIFE POLICIES FOR \$1,000 EACH.

Age at Issue.	NO. OF YEARS COMPLETED AND WHOLLY PAID FOR IN CASH.															
	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
20	30	12	46	10	62	73	80	92	98	00	116	72	136	18	156	43
21	30	85	47	19	64	17	81	83	100	21	119	82	139	19	159	87
22	31	61	48	31	65	66	83	71	102	49	122	00	142	31	163	43
23	32	42	49	47	67	22	85	66	104	84	124	79	145	54	167	10
24	33	25	50	68	68	82	87	68	107	27	127	66	148	86	170	90
25	34	10	51	93	70	48	89	75	109	79	130	64	152	30	174	82
26	34	98	53	22	72	18	91	90	112	39	133	69	155	64	178	86
27	35	89	54	55	73	96	94	12	115	08	136	85	159	50	183	02
28	36	83	55	93	75	78	96	41	117	84	140	11	163	26	187	32
29	37	81	57	98	77	66	98	77	120	70	143	48	167	15	191	75
30	38	81	58	82	79	61	101	21	123	65	146	95	171	14	196	29
31	39	84	60	34	81	62	103	73	126	67	150	51	175	26	200	96
32	40	91	61	90	83	68	106	32	129	80	154	18	179	49	205	78
33	42	02	63	51	85	82	108	97	133	01	157	94	183	84	210	71
34	43	16	65	19	88	02	111	73	136	31	161	88	188	32	215	79
35	44	34	66	89	90	28	114	55	139	71	165	83	192	92	221	00
36	45	55	68	65	92	60	117	45	143	21	169	92	197	62	226	34
37	46	80	70	47	95	00	120	43	146	81	174	13	202	45	231	78
38	48	08	72	33	97	47	123	51	150	49	178	45	207	39	237	34
39	49	41	74	27	100	02	126	68	154	29	182	86	212	43	243	01
40	50	79	76	28	102	63	129	93	158	16	187	36	217	55	248	73
41	52	22	78	32	105	33	133	26	162	12	191	94	222	73	254	50
42	53	67	80	43	108	08	136	64	166	13	196	54	227	95	260	31
43	55	18	82	58	110	86	140	69	170	18	201	21	233	18	266	12
44	56	70	84	78	113	71	143	53	174	24	205	86	238	41	271	91
45	58	27	86	99	116	57	146	99	178	36	210	50	243	62	277	68
46	59	84	89	20	119	41	150	45	182	34	215	12	248	79	283	41
47	61	40	91	42	122	23	153	88	186	36	219	69	253	91	289	05
48	62	95	93	61	125	05	157	30	190	34	224	23	258	97	294	61
49	64	48	95	77	127	83	160	66	194	29	228	69	263	94	300	08
50	66	01	97	95	130	61	164	02	198	17	233	12	268	87	305	46
51	67	54	100	11	133	98	167	34	202	04	237	48	273	69	310	74
52	69	07	102	27	136	13	170	65	205	87	241	78	278	44	315	88
53	70	61	104	43	138	87	173	95	209	65	246	03	283	98	320	80
54	72	15	106	59	141	62	177	21	213	39	250	18	287	63	325	79
55	73	69	108	76	144	34	180	44	217	07	254	27	292	06	330	53
56	75	25	110	92	147	05	183	61	220	69	258	25	296	37	335	07
57	76	81	113	09	149	74	186	79	224	27	262	16	300	52	339	43
58	78	38	115	24	152	42	189	92	227	70	265	94	304	52	343	55
59	79	98	117	39	155	07	193	00	231	15	269	51	308	20	347	40
60	81	53	119	54	157	71	196	00	234	44	273	05	311	86	350	63

*In the New England Mutual the amounts are stated in even dollars. If over 50 cents it is given as the additional \$1. Thus at age 20, fifth year it would be \$63 instead of \$62.73.

kshire Life, John Hancock Mutual, Massachusetts Mutual,

*New England and State Mutual.

SH VALUES ON 20-YEAR ENDOWMENT POLICIES FOR \$1,000 EACH.

NO. OF YEARS COMPLETED AND WHOLLY PAID FOR IN CASH.

	4	5	6	7	8	9	10	11	12	13	14	15	19
8116	27155	85197	10240	10284	92331	64380	38431	15484	12539	38597	02651	17925	33
8116	24155	82197	08240	08284	86331	58380	28431	07484	04539	28596	92651	08925	29
3116	21155	78197	03240	01284	81331	52380	22430	99483	95639	18596	83656	95925	25
2116	19155	76197	00239	97284	77331	47380	15430	91483	88539	00596	72656	86925	20
0116	18155	74196	98239	94284	73331	41380	09430	84483	77688	99596	61656	74925	15
9116	16155	72196	94239	90284	68331	35380	01430	76483	68638	89594	50656	62925	08
9116	14155	70196	91239	87284	64331	30379	95430	68488	59538	78596	37656	48925	02
9116	14155	69196	90239	84284	59331	25379	89430	60483	49538	68596	24656	35924	95
3116	13155	68196	88239	81284	57331	21379	82430	52483	38538	55596	10656	20924	87
3116	12155	67196	87239	81284	54331	16379	75430	43483	28538	42596	98656	05924	79
1116	13155	68196	88239	80284	52331	12379	71430	35483	18538	30596	82656	88924	69
1116	14155	70196	89239	80284	51331	08379	65430	28483	07638	17596	67656	72924	60
1116	17155	72196	91239	81284	51331	07379	61430	21482	98538	06596	52656	54924	48
1116	20155	75196	96239	83284	51331	07379	57430	17482	90537	93596	38656	37924	36
1116	25155	81196	99239	88284	55331	08379	58430	13482	84537	83596	24656	19924	22
1116	31155	88197	07239	95284	61331	13379	60430	12482	79537	73596	08654	99924	06
1116	39155	96197	17240	05284	71331	26379	65430	12482	74537	63594	92654	75923	89
1116	48155	09197	31240	19284	84331	32379	72430	15482	71537	53594	73654	50923	70
1116	67155	25197	48240	37285	01331	46379	83430	20482	68537	41594	52654	21923	48
1116	78155	45197	70240	61285	23331	64379	96430	25482	63537	26594	28653	89923	22
1116	99155	70197	98240	88285	48331	86380	10430	30482	57537	09594	01653	52922	95
117	23155	99198	29241	19285	78332	09380	24430	33482	50536	90593	69653	09922	64
117	52157	82198	65241	55286	08332	32380	37430	35482	39534	65593	31652	60922	29
117	85157	71199	04241	91286	30332	56380	49430	35482	24536	35592	87652	03921	80
118	21158	11199	45242	29286	70332	77380	59430	30482	04535	99592	34651	89921	45
118	58158	52199	86242	65286	99332	96380	66430	21481	79535	55591	76650	65920	95
118	97158	93200	26243	02287	29333	13380	70430	68481	47535	05591	07649	80920	39
119	36159	85200	68243	40287	56333	29380	69429	89481	08534	46590	28648	85919	76
119	75159	78201	10243	73287	83333	42380	65429	67480	64533	79589	39647	76919	06
20	18160	21201	51244	11288	08333	52380	58429	38480	12533	02588	38646	56918	28
20	55160	65201	95244	48288	35333	64380	50429	06479	54532	17587	27645	24917	40
20	99161	14202	41244	89288	63333	76380	39428	70478	90531	24586	08643	78916	43
21	46161	66202	92245	32288	95333	88380	29428	32478	21530	24584	75642	18915	85
21	98162	22203	48245	81289	29334	03380	18427	92477	47529	14583	29640	42914	15
22	56162	66204	10246	35289	68334	20380	08427	49476	68627	95581	72638	49913	88
23	19163	56204	79246	94290	11334	41379	99427	04475	81526	64579	97636	37911	31

the New England Mutual the amounts are stated in even dollars. 0 cents, it is given as the additional \$1. Thus at age 20, fifth year be \$156, instead of \$155.85.

CASH VALUES GUARANTEED ON ORDINARY LIFE
POLICIES OF \$1,000 EACH.

NOTE.—Loan Values on the above are the same as the Cash Values at the end of the year for which the annual premium is paid. To illustrate. At age 25, end of 5 years, cash value is \$37, while the loan value at end of 5 years is \$37, etc.

CASH VALUES.

Guaranteed on 20-Premiums Life Policies of \$1,000 each.

AT THE END OF

NOTE.—Loan Values on the above are the same as the Cash Values at the end of the year for which the annual premium is paid. To illustrate: At the end of 5 years Cash Value is \$38 while the Loan Value at the end of 5 years is \$63, etc.

NOTE.—Loan Values on the above are the same as the Cash Values at the end of the year for which the annual premium is paid. To illustrate: At age 35 end of 5 years, cash value is \$106, while the loan value at end of 5 years is, \$106, etc.

CASH VALUES.

Guaranteed on Ordinary Life Nonparticipating Policies of \$1,000 each.

AT THE END OF

5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
222 96	329 27	335 84	342 67	349 76	357 14	398 49	148 22	207 35	276 47	354 33	438 31
23 99	80 60	87 46	44 59	52 00	59 70	102 87	154 88	216 14	287 56	367 30	452 69
25 08	81 99	89 16	46 61	54 36	62 40	107 46	161 43	225 27	298 96	380 52	467 09
26 23	83 45	40 95	48 74	56 83	65 23	112 27	168 47	234 73	310 65	393 95	481 50
27 44	84 98	42 82	50 96	59 42	68 20	117 29	175 81	244 53	322 82	407 57	496 07
28 71	36 59	44 79	53 30	62 14	71 31	122 53	183 45	254 65	334 86	431 37	510 67
30 03	38 27	46 85	55 75	64 98	74 56	128 00	191 40	265 08	347 33	435 32	525 27
31 42	40 05	49 01	58 81	67 96	77 97	133 72	199 67	275 80	360 05	449 39	539 84
32 88	41 91	51 28	61 00	71 69	81 55	139 69	208 25	286 80	372 97	463 56	554 35
34 42	43 86	53 66	63 82	74 86	85 29	145 93	217 14	298 06	386 09	477 80	568 75
36 03	45 91	56 16	66 78	77 80	89 20	152 44	226 34	309 59	399 39	492 08	583 00
37 72	48 06	58 78	69 89	81 89	93 30	159 22	235 83	321 36	412 84	506 38	597 08
39 50	50 32	61 52	73 13	85 15	97 58	166 28	245 58	333 85	426 42	520 65	610 94
41 87	52 68	64 39	76 53	89 07	102 06	173 61	255 59	345 54	440 09	534 85	624 56
43 83	55 16	67 41	80 08	93 19	106 75	181 23	265 86	357 93	453 84	548 97	637 90
45 38	57 76	70 56	83 81	97 50	111 66	189 12	276 37	370 49	467 64	562 94	651 24
47 52	60 46	73 86	87 70	102 01	116 76	197 24	287 09	383 20	481 46	576 73	664 29
49 77	63 81	77 31	91 78	106 71	122 11	205 61	298 03	396 03	495 25	590 82	677 48
52 12	66 29	80 93	96 04	111 62	127 66	214 20	309 15	408 96	508 99	603 99	690 57
54 60	69 43	84 72	100 50	116 73	133 43	223 91	320 45	421 96	522 63	616 85	703 88
57 20	72 70	86 68	105 13	122 05	139 41	232 02	331 91	435 01	536 15	629 86	716 82
59 92	76 13	92 80	109 96	127 56	145 58	241 21	343 50	448 09	549 49	642 79	729 98
62 77	79 69	97 09	114 94	133 23	151 92	250 58	355 21	461 13	562 63	655 68	743 05
65 72	83 38	101 51	120 08	139 05	158 41	260 10	366 99	474 12	575 55	668 60	756 06
68 78	87 20	106 06	125 33	145 00	165 04	269 75	378 83	487 02	588 27	681 58	769 10
71 95	91 12	110 72	130 71	151 08	171 81	279 53	390 72	499 78	600 85	694 62	782 37
75 18	95 12	115 47	136 19	157 28	178 69	289 41	402 61	512 37	613 35	707 73	795 97
78 49	99 21	120 32	141 79	163 59	185 69	299 38	414 47	524 76	625 87	720 80	809 78
81 85	103 36	125 25	147 47	170 00	192 79	309 41	426 29	536 94	638 46	733 86	823 51
85 27	107 60	130 27	153 25	176 50	199 99	319 49	438 01	548 23	651 16	747 04	836 79
88 78	111 92	135 39	159 13	183 11	207 30	329 63	449 63	560 83	664 00	760 55	849 57
92 85	116 34	140 60	165 11	189 83	214 71	339 81	461 11	572 71	677 01	774 52	862 29
96 01	120 83	145 91	171 20	196 65	222 22	349 99	472 42	584 66	690 65	788 83	.....
99 73	125 41	151 31	177 37	203 55	229 80	360 15	483 55	596 78	703 18	803 17	.....
103 53	130 07	156 79	183 62	210 52	237 44	370 25	494 55	609 10	716 54	817 11	.....
107 40	134 81	162 34	189 95	217 56	245 15	380 27	505 48	621 65	730 37	830 61	.....
111 33	139 61	167 96	196 33	224 66	252 90	390 17	516 46	634 49	744 84	.....	.....
115 32	144 47	173 64	202 77	231 80	260 65	399 91	527 58	647 45	759 81	.....	.....
119 35	149 38	179 37	209 25	238 95	268 40	409 50	538 96	660 62	774 94	.....	.....
123 42	154 32	185 12	215 72	246 07	276 09	418 97	550 65	674 15	789 76	.....	.....
127 53	159 30	190 88	222 19	253 16	283 71	428 43	562 70	688 36	796 99	.....	.....
131 67	164 28	196 62	228 61	260 16	291 21	437 99	575 18	703 43	.....	.....	.....
135 80	169 24	202 32	234 95	267 06	298 58	447 69	587 91	719 25	.....	.....	.....
139 92	174 17	207 95	241 19	273 82	306 80	457 99	601 03	735 42	.....	.....	.....
143 99	179 00	213 46	247 29	280 43	312 94	468 65	614 69	751 40	.....	.....	.....
147 97	183 74	218 84	253 24	286 97	320 12	479 84	629 30	767 12	.....	.....	.....

CASH VALUES GUARANTEED ON 20-PREMIUMS LIFE NONPARTICIPATING POLICIES OF \$1,000 EACH.

Age at Issue.	AT THE END OF											
	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
20	40 20	56 36	73 20	90 75	109 02	128 05	236 03	363 08	411 99	466 88	525 95	587 81
21	41 59	58 13	75 37	93 31	112 01	131 48	241 95	372 28	422 58	478 41	538 14	600 36
22	43 02	59 92	77 59	95 96	115 09	135 02	248 06	381 75	433 38	490 08	550 43	612 92
23	44 50	61 83	79 89	98 68	118 26	138 65	254 87	391 56	444 36	501 91	562 81	625 44
24	46 02	63 77	82 25	101 49	121 53	142 20	260 88	401 65	455 53	513 86	575 29	637 91
25	47 58	65 71	84 68	104 37	124 88	146 26	267 60	411 99	466 88	525 95	587 81	650 31
26	49 18	67 81	87 18	107 35	128 96	150 24	274 55	422 58	478 40	538 14	600 36	662 61
27	50 84	69 90	89 74	110 41	131 93	154 35	281 75	433 38	490 08	550 43	612 92	674 80
28	52 54	72 07	92 41	113 57	135 68	158 61	289 20	444 36	501 91	562 81	625 44	686 82
29	54 30	74 31	95 15	116 85	139 46	163 01	296 85	455 53	513 86	575 29	637 91	698 70
30	56 13	76 64	98 00	120 25	142 42	167 57	304 68	466 88	525 95	587 81	650 31	710 41
31	58 01	79 05	100 95	123 76	147 54	172 32	312 68	478 40	538 14	600 36	662 61	.....
32	59 98	81 56	104 03	127 44	151 83	177 25	320 79	490 08	550 43	612 92	674 80	.....
33	62 02	84 17	107 24	131 27	156 81	182 39	329 01	501 91	562 81	625 44	686 82	.....
34	64 15	86 90	110 59	135 25	160 95	187 68	337 31	513 86	575 29	637 91	698 70	.....
35	66 39	89 75	114 08	139 41	165 75	193 08	345 68	525 95	587 81	650 31	710 41	.....
36	68 73	92 75	117 73	143 71	170 65	198 58	354 12	538 14	600 36	662 61	.....	.....
37	71 19	95 87	121 50	148 07	175 60	204 09	362 58	550 43	612 92	674 80	.....	.....
38	73 76	99 08	125 31	152 51	180 56	209 61	371 07	562 81	625 44	686 82	.....	.....
39	76 40	102 32	129 15	156 87	185 51	215 11	379 54	575 29	637 91	698 70	.....	.....
40	79 03	105 56	132 94	161 21	190 40	220 57	387 98	587 81	650 31	.....	.....	.....
41	81 63	108 71	136 64	165 47	195 23	225 96	396 35	600 36	662 61	.....	.....	.....
42	84 12	111 76	140 26	169 65	199 77	231 28	404 65	612 92	674 80	.....	.....	.....
43	86 52	114 74	143 80	173 76	204 64	236 49	412 88	625 44	686 82	.....	.....	.....
44	88 89	117 66	147 30	177 80	209 24	241 64	421 04	637 91	698 70	.....	.....	.....
45	91 21	120 56	150 74	181 80	213 77	246 77	429 11	650 31	710 41	.....	.....	.....
46	93 54	123 45	154 18	185 77	218 29	251 79	437 08	662 61	.....	.....	.....	.....
47	95 87	126 33	157 59	189 73	222 78	256 79	444 87	674 80	.....	.....	.....	.....
48	98 20	129 19	161 00	193 66	227 23	261 78	452 52	686 82	.....	.....	.....	.....
49	100 52	132 05	164 39	197 56	231 66	266 74	459 95	698 70	.....	.....	.....	.....
50	102 84	134 90	167 75	201 47	236 07	271 64	467 16	710 41	.....	.....	.....	.....
51	105 15	137 74	171 14	205 36	240 45	276 46	474 11	721 93	.....	.....	.....	.....
52	107 47	140 63	174 54	209 24	244 77	281 18	480 77	733 25	.....	.....	.....	.....
53	109 83	143 53	177 94	213 08	249 01	285 78	487 10	744 36	.....	.....	.....	.....
54	112 23	146 44	181 30	216 85	253 13	290 22	493 07	755 25	.....	.....	.....	.....
55	114 64	149 33	184 62	220 52	257 13	294 51	498 69	766 91	.....	.....	.....	.....
56	117 05	152 18	187 84	224 10	260 99	298 61	503 92	776 33	.....	.....	.....	.....
57	119 40	154 95	190 98	227 53	264 64	302 47	508 73	786 53	.....	.....	.....	.....
58	121 71	157 63	193 98	230 79	268 13	306 09	513 09	796 46	.....	.....	.....	.....
59	123 89	160 19	196 85	233 87	271 36	309 44	517 04	806 12	.....	.....	.....	.....
60	126 63	162 67	199 59	236 79	274 42	312 62	520 54	815 54	.....	.....	.....	.....
61	128 11	165 08	202 20	239 59	277 34	315 59	523 61	824 71	.....	.....	.....	.....
62	130 14	167 39	204 74	242 29	280 12	318 40	526 28	833 67	.....	.....	.....	.....
63	132 12	169 64	207 21	244 89	282 79	321 07	528 53	842 47	.....	.....	.....	.....
64	134 05	171 87	209 64	247 45	285 38	323 62	530 33	851 14	.....	.....	.....	.....
65	136 01	174 11	212 07	249 96	287 93	326 11	531 76	859 76	.....	.....	.....	.....

ASH VALUES GUARANTEED ON NONPAR-
TICIPATING 20-YEAR ENDOWMENT
POLICIES FOR \$1,000 EACH.

CASH VALUES GUARANTEED ON ORDINARY LIFE
POLICIES OF \$1,000 EACH.

CASH VALUES.

Guaranteed on 20-Premiums Life Policies of \$1,000 each.

CASH VALUES.

Guaranteed on Twenty-Year Endowment Policies of \$1,000 Each

NUMBER OF YEARS COMPLETED AND PREMIUMS WHOLLY PAID
IN CASH.

CASH VALUES.

**Illustrated on (Participating) Ordinary Life Policies of \$1,000
each, 20-Year Distribution Period.**

CASH VALUES:

Guaranteed on (Participating) Ordinary Life Policies of \$2,000 each. 18-Year Distribution Period.

[illegible]

CASH VALUES

Based on (Participating and Nonparticipating) Ordinary Life Policies of \$1,000 Each. 10 and
5-Year and Annual Distribution Periods.

AT THE END OF

CASH VALUES

Guaranteed on (Participating and Nonparticipating) 20-Premiums Life Policies
of \$1,000 each 10 and 5-Year and Annual Distribution Periods.

end of the year for which the annual premium is paid. To illustrate: At age 35, end of 5 years Cash Value is \$79, while the Loan Value at end of 4 years is \$79, etc.

CASH VALUES

Guaranteed on 20-Year Endowment Policies of \$1,000 each, with
20-Year Distribution Period.

CASH VALUES.

Guaranteed on 20 Year Endowment Policies of \$1,000,
With 10, 5-Year, and Annual Distribution Periods.

AT THE END OF

CASH VALUES.

Guaranteed on Life Premiums, 5 per cent 20-Year Gold Bond Policies of \$1,000 each, Provided there is no Loan upon the Policy. 20-Year Distribution Period.

CASH VALUES.

**Guaranteed on 20-Premiums Life 5 Per Cent 20-Year Gold Bond
Policies of \$1,000 Each. 20-Year Distribution Period.**

CASH VALUES.

Guaranteed on 20-Year Endowment 5-Per Cent 20-Year Gold Bond Policies of \$1,000. 20-Year Distribution Period.

Age at Issue.	AT THE END OF														
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.
21 80	\$145	\$213	\$264	\$318	\$376	\$437	\$501	\$569	\$642	\$719	\$792	\$869	\$949	\$1000	
22 80	145	213	264	318	376	436	501	569	642	719	792	868	949	1000	
23 80	145	213	264	318	376	436	501	569	642	719	792	868	947	1000	
24 80	145	213	264	318	376	436	501	569	642	719	792	868	947	1000	
25 80	145	213	264	318	376	436	501	569	642	718	792	868	947	1000	
26 80	145	213	264	318	376	436	501	569	642	718	791	868	947	1000	
27 80	145	213	264	318	376	436	501	569	642	718	791	868	947	1000	
28 80	145	213	264	318	376	436	501	569	641	718	791	868	947	1000	
29 80	145	213	264	318	376	436	501	569	641	718	791	868	947	1000	
30 80	145	213	264	318	376	436	501	569	641	718	791	867	947	1000	
31 80	145	213	264	318	376	436	501	569	641	718	791	867	946	1000	
32 80	145	213	264	318	376	436	501	569	641	718	791	867	946	1000	
33 80	145	213	264	318	376	436	501	569	641	718	791	867	946	1000	
34 80	145	213	264	318	376	436	501	569	641	718	790	867	946	1000	
35 80	145	213	265	318	376	436	501	569	641	718	790	867	946	1000	
36 80	145	214	265	318	376	436	501	569	641	718	790	865	945	1000	
37 80	145	214	265	318	376	437	501	569	641	718	790	865	945	1000	
38 80	146	214	265	318	376	437	501	569	641	718	790	865	945	1000	
39 80	146	214	265	320	377	437	501	569	641	716	790	865	944	1000	
40 81	146	214	266	320	377	437	501	569	641	716	788	864	944	1000	
41 81	146	215	266	320	377	437	501	569	641	716	788	864	942	1000	
42 81	147	215	266	321	378	438	502	569	641	716	788	863	942	1000	
43 81	147	217	268	321	378	438	502	569	641	715	787	863	941	1000	
44 81	147	217	268	322	378	438	502	569	641	715	787	861	941	1000	
45 82	149	217	269	322	380	440	502	569	639	715	786	861	940	1000	
46 82	149	218	269	322	380	440	502	569	639	714	786	860	938	1000	
47 82	149	218	270	324	380	440	502	569	639	714	784	859	937	1000	
48 82	150	219	270	324	381	440	502	569	639	713	783	857	936	1000	
49 84	150	219	271	325	381	441	502	569	638	713	782	856	934	1000	
50 84	151	221	271	325	381	441	502	569	638	711	780	855	932	1000	
51 84	151	222	273	326	382	441	504	569	637	710	779	852	930	1000	
52 85	153	222	273	326	382	441	504	568	637	709	778	851	928	1000	
53 85	153	223	274	328	384	442	504	568	636	707	776	848	925	1000	
54 85	154	224	275	329	384	442	504	568	636	706	774	847	923	1000	
55 86	155	226	277	329	385	442	504	568	634	705	773	844	920	1000	

CASH SURRENDER VALUES.

Guaranteed on Joint Income Instalment Endowment Policies of
\$1,000.

CASH VALUES*

Guaranteed on Ordinary Life (Participating and Nonparticipating) Policies of \$1,000 Each.

Age at Issue.	AT THE END OF							
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
20	85 60	815 53	825 71	836 22	847 65	858 26	869 52	881 70
21	86 33	16 39	28 92	37 79	49 01	60 61	72 53	84 83
22	87 14	17 27	28 18	39 44	51 04	63 05	75 41	88 23
23	87 30	18 24	39 50	41 16	53 21	65 00	78 40	91 03
24	87 87	19 20	30 87	42 94	55 42	68 26	81 53	95 23
25	88 47	20 22	32 31	44 82	57 74	71 04	84 77	98 23
26	89 09	21 27	33 83	46 78	60 16	73 93	88 15	102 83
27	89 75	22 37	35 41	48 81	62 69	76 98	91 59	106 83
28	90 45	23 53	37 03	50 97	65 83	80 12	95 68	111 43
29	91 15	24 71	38 73	53 17	68 07	83 40	99 52	115 83
30	91 90	25 97	40 51	55 51	70 94	86 84	103 21	120 13
31	92 07	27 81	42 32	57 93	73 94	90 41	107 58	124 83
32	93 46	28 67	44 31	60 43	77 05	94 44	111 92	129 83
33	94 32	30 07	46 32	63 05	80 28	97 99	116 23	135 01
34	95 21	31 58	48 47	65 80	83 68	102 04	120 95	140 43
35	96 10	33 14	50 65	68 65	87 19	106 25	125 56	146 03
36	97 05	34 72	52 90	71 59	90 86	110 63	130 95	151 83
37	98 04	36 40	55 29	74 74	94 69	115 19	136 56	157 83
38	99 08	38 16	57 79	77 96	98 66	119 93	141 75	164 11
39	20 08	39 93	60 35	81 29	102 78	124 87	147 43	170 53
40	21 21	41 86	63 02	84 79	107 11	129 96	153 81	177 21
41	22 37	43 81	65 85	88 38	111 54	135 21	159 84	184 01
42	23 50	45 84	68 68	92 12	116 09	140 57	165 50	190 98
43	24 73	47 90	71 68	95 94	120 74	146 05	171 80	198 04
44	25 96	50 05	74 68	99 86	125 47	151 63	178 20	205 23
45	27 21	52 23	77 77	103 80	130 34	157 30	184 73	212 63
46	28 47	54 38	80 85	107 75	135 18	163 04	191 22	220 03
47	29 69	56 57	83 93	111 81	140 11	168 86	198 01	227 52
48	30 91	58 78	87 06	115 89	145 07	174 72	204 76	235 21
49	32 00	60 88	90 17	119 92	150 11	180 64	211 58	242 91
50	33 13	63 07	93 37	124 05	155 34	186 63	218 27	250 63
51	34 27	65 14	96 48	128 12	160 27	192 71	225 44	258 33
52	35 33	67 29	99 69	132 31	165 39	198 79	232 45	266 47
53	36 39	69 38	102 81	136 53	170 58	204 90	239 51	274 44
54	37 40	71 55	106 01	140 72	175 72	211 63	246 60	282 46
55	38 32	73 55	109 08	144 87	180 91	217 23	253 70	290 59
56	39 28	75 62	112 27	149 09	186 11	223 37	260 82	298 53
57	40 16	77 60	115 32	153 18	191 27	229 49	267 89	306 53
58	40 92	79 50	118 31	157 20	196 39	235 62	274 92	314 53
59	41 54	81 87	121 28	161 33	201 41	241 57	281 84	322 53
60	42 25	83 15	124 17	165 25	206 32	247 40	288 64	330 19
61	42 74	84 92	126 93	169 05	211 09	253 19	295 31	337 03
62	43 23	86 56	129 67	172 70	215 69	258 71	301 78	345 03
63	43 66	88 04	132 23	176 26	220 21	264 11	308 67	352 43
64	43 85	89 26	134 52	179 56	224 45	269 15	314 21	359 87
65	43 99	90 40	136 72	182 62	228 33	274 18	320 37	367 43

*Cash Value end of the 10th year and annually thereafter is the entire American 8 per cent Reserve. See Index for Reserve tables.

CASH VALUES.*

Issued on 20-Premiums Life (Participating and Nonparticipating)
Policies of \$1,000 Each.

AT THE END OF

3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.
33 20	53 27	74 07	95 82	117 91	141 03	164 96	189 76
33 37	54 31	75 51	97 46	120 18	143 73	168 11	193 38
34 56	55 40	76 99	99 36	122 52	146 52	171 86	197 11
35 28	56 54	78 53	101 34	124 97	149 39	174 77	200 95
36 00	57 68	80 11	103 85	127 44	152 85	178 16	204 89
36 72	58 84	81 71	105 41	129 90	155 39	181 69	208 85
37 47	60 04	83 39	107 55	132 60	158 50	185 33	213 12
38 26	61 28	85 11	109 75	135 30	161 71	189 07	217 49
39 07	62 54	86 86	112 03	138 06	165 01	192 90	221 89
39 36	63 82	88 64	114 32	140 90	168 33	196 84	226 31
40 71	65 15	90 48	116 71	143 82	171 85	200 88	230 94
41 54	66 53	92 88	119 13	146 80	175 41	205 03	235 67
42 37	67 91	94 29	121 61	149 85	179 05	209 26	240 52
43 39	69 33	96 28	124 16	152 98	182 77	213 60	245 46
44 15	70 76	98 31	126 75	156 17	186 58	218 04	250 58
45 05	72 28	100 38	129 41	159 46	190 50	222 69	255 76
45 98	73 77	102 47	132 14	162 80	194 49	227 24	261 10
46 30	75 29	104 52	134 96	166 24	198 58	231 99	266 51
47 37	76 89	106 85	137 80	169 74	202 74	236 82	272 01
48 61	78 48	109 11	140 71	173 32	207 03	241 74	277 66
49 31	80 15	111 40	143 68	177 01	211 84	246 72	283 23
50 82	81 79	113 76	146 69	180 69	215 71	251 74	288 90
51 78	83 49	116 12	149 77	185 91	220 09	256 98	294 56
52 81	85 18	118 55	152 85	188 15	224 43	261 80	300 36
53 78	86 86	120 89	155 91	191 85	228 84	266 81	306 91
54 75	88 56	123 28	158 93	195 57	233 17	271 99	311 52
55 74	90 20	125 62	161 89	199 20	237 44	276 70	317 06
56 61	91 79	127 85	164 85	202 78	241 66	281 56	322 53
57 48	93 37	130 07	167 76	206 27	245 86	286 52	327 91
58 18	94 79	132 20	170 51	209 74	249 85	290 98	333 19
58 89	96 23	134 83	173 26	213 08	253 88	295 57	338 37
59 58	97 53	136 34	175 94	216 40	257 78	300 06	343 43
60 14	98 82	138 27	178 54	219 59	261 57	304 44	348 37
60 69	100 05	140 19	181 07	222 75	265 27	308 69	353 19
61 17	101 26	142 05	183 51	225 75	268 84	312 83	357 85
61 52	102 30	143 72	185 85	228 70	272 37	316 84	362 37
61 88	103 34	145 46	188 17	231 55	275 71	320 69	366 70
62 14	104 28	147 02	190 29	234 27	278 91	324 37	370 84
62 22	105 12	148 48	192 49	236 88	282 02	327 87	374 95
62 34	105 91	149 69	194 35	239 30	284 85	331 13	378 40
62 48	106 60	151 18	196 17	241 56	287 49	334 16	381 95
62 58	107 23	152 30	197 80	243 62	289 98	336 92	384 84
63 14	107 75	153 40	199 28	245 46	292 15	339 42	387 69
63 36	108 12	154 34	200 67	247 24	294 18	341 68	390 39
63 45	108 36	155 10	201 89	248 80	295 80	343 81	392 54
25	108 48	155 78	202 88	250 03	297 62	345 93	395 58

*Value end of the 10th year and annually thereafter is the entire 4.8 per cent Reserve. See Index for Reserve Tables.

*Cash Values Guaranteed on 20-Year Endowment (Participating and Nonparticipating) Policies for \$1,000 each.

AT THE END OF								
Age at Issue.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
20	88 13	128 83	171 34	215 28	260 53	308 14	357 10	406 13
21	87 29	128 83	171 29	215 16	260 74	308 04	357 11	406 13
22	87 51	128 66	171 05	215 03	260 82	307 95	357 02	406 13
23	87 68	128 55	170 93	214 91	260 55	307 86	356 98	406 13
24	87 48	128 89	170 79	214 79	260 44	307 77	356 88	406 13
25	87 31	128 24	170 65	214 66	260 34	307 68	356 80	406 13
26	87 11	128 05	170 52	214 52	260 23	307 58	356 72	406 13
27	86 91	127 88	170 38	214 40	260 12	307 49	356 65	406 13
28	86 75	127 72	170 23	214 30	260 01	307 40	356 57	406 13
29	86 59	127 54	170 07	214 17	259 90	307 32	356 51	406 13
30	86 31	127 34	169 91	214 04	259 79	307 23	356 44	406 13
31	86 09	127 18	169 75	213 90	259 69	307 14	356 38	406 13
32	85 87	127 01	169 61	213 80	259 59	307 07	356 32	406 13
33	85 68	126 83	169 46	213 68	259 51	307 00	356 28	406 13
34	85 44	126 64	169 36	213 57	259 43	306 93	356 27	406 13
35	85 21	126 48	169 21	213 46	259 37	306 94	356 27	406 13
36	84 98	126 28	169 06	213 37	259 32	306 93	356 30	406 13
37	84 75	126 11	168 95	213 36	259 32	306 97	356 36	406 13
38	84 53	125 98	168 89	213 33	259 35	307 03	356 45	406 13
39	84 28	125 82	168 81	213 32	259 40	307 16	356 58	406 13
40	84 00	125 74	168 78	213 36	259 53	307 30	356 74	406 13
41	83 02	125 62	168 81	213 42	259 45	307 46	356 90	406 13
42	83 07	125 55	168 79	213 54	259 78	307 62	357 07	406 13
43	83 51	125 48	168 87	213 65	259 94	307 79	357 22	406 13
44	83 80	125 41	168 88	213 78	260 07	307 93	357 36	406 13
45	83 13	125 37	168 94	213 86	260 23	308 07	357 49	406 13
46	82 96	125 31	168 97	213 93	260 33	308 18	357 57	406 13
47	82 71	125 21	168 94	214 01	260 41	308 27	357 65	406 13
48	82 44	125 09	168 90	214 06	260 46	308 33	357 68	406 13
49	82 10	124 91	168 85	214 08	260 54	308 36	357 70	406 13
50	81 76	124 75	168 82	214 05	260 55	308 43	357 70	406 13
51	81 47	124 54	168 78	214 08	260 63	308 48	357 71	406 13
52	81 08	124 36	168 67	214 10	260 68	308 52	357 72	406 13
53	80 73	124 17	168 65	214 15	260 76	308 58	357 74	406 13
54	80 32	124 01	168 62	214 18	260 82	308 64	357 76	406 13
55	79 91	123 80	168 58	214 25	260 94	308 78	357 80	406 13
56	79 58	123 65	168 60	214 39	261 10	308 89	357 88	406 13
57	79 15	123 50	168 61	214 48	261 28	309 02	357 91	406 13
58	78 71	123 31	168 60	214 63	261 45	309 18	357 94	406 13
59	78 22	123 17	168 63	214 80	261 61	309 36	357 98	406 13
60	77 68	123 03	168 72	214 96	261 76	309 32	357 85	406 13
61	77 36	122 94	168 75	215 06	261 89	309 38	357 70	406 13
62	76 94	122 82	168 84	215 18	261 96	309 34	357 49	406 13
63	76 52	122 66	168 90	215 33	262 10	309 32	357 25	406 13

*Cash value end of the 10th year and annually thereafter is the entire American S. per cent reserve. See index for Reserve tables.

CASH VALUES.

Guaranteed on Ordinary Life Policies of \$1,000.

AT THE END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	18 Years.
\$12	\$14	\$23	\$29	\$36	\$43	\$51	\$60	\$118	\$160
12	13	24	30	37	44	53	62	120	165
13	19	25	31	38	46	55	64	124	171
14	20	26	32	39	48	57	66	128	177
15	21	27	34	41	50	59	68	132	183
16	22	28	36	43	52	61	70	137	189
16	23	29	37	45	54	63	73	142	195
16	24	30	38	47	56	65	76	147	202
17	25	31	40	49	58	68	79	152	209
18	26	33	42	51	61	72	83	157	216
19	27	35	44	54	64	75	86	162	223
20	28	36	45	56	66	78	89	168	230
21	29	37	47	58	69	81	94	174	238
22	30	39	49	60	72	84	98	180	246
23	31	41	51	62	75	87	102	186	254
24	33	43	53	65	78	91	106	192	262
25	34	45	55	68	81	95	110	199	271
26	35	47	58	71	85	99	115	206	280
27	37	49	61	74	89	103	120	213	289
28	39	51	64	78	93	108	125	221	298
30	41	54	67	82	97	113	130	229	307
31	43	56	70	86	101	118	136	239	317
32	45	59	73	90	106	123	142	249	328
34	47	62	76	94	110	128	148	259	339
36	49	65	80	98	115	134	154	269	350
38	52	68	84	102	120	140	160	279	361
39	54	70	87	106	124	145	166	286	370
40	56	73	90	110	129	150	172	294	379
42	58	76	94	114	134	155	178	302	389
44	60	79	98	118	139	161	184	311	399
46	63	82	102	123	144	167	190	320	409
47	65	86	105	127	148	172	196	329	419
49	67	88	108	131	153	177	202	338	429
51	69	91	112	135	158	182	208	347	439
53	72	94	116	139	163	188	214	356	449
55	75	97	120	144	168	194	220	365	460
56	77	100	123	148	173	200	226	374	470
58	79	103	127	152	178	206	232	383	480
60	82	106	131	156	183	212	239	392	490
62	85	109	135	161	188	218	247	401	500
64	88	113	139	166	194	224	255	410	510

Loan Value.—The company will loan 90 per cent of the Cash Value.

CASH VALUES.

Guaranteed on Ordinary Life Policies of \$1,000 each:

AT THE END OF

**SH VALUES GUARANTEED ON 20-PREMIUM
LIFE POLICIES OF \$1 000 EACH**

Northwestern Mutual Life Insurance Company.

h Values Guaranteed on 20-Year Endowment Policies for \$1,000 Each.

AT THE END OF

PENN. MUTUAL LIFE INSURANCE COMPANY.

CASH VALUES OR LOANS.

Guaranteed on Ordinary Life Policies of \$1,000 Each, Issued 1896. No Loans Granted for Less than \$50 and Only in Multiples of \$5.

AT THE END OF												
Age at Issue.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
21	7 92	14 34	21 00	27 90	35 06	42 46	50 13	58 08	102 25	135 14	218 02	298 38
22	8 69	15 39	22 33	29 52	36 97	44 09	52 02	60 96	107 01	162 16	227 32	306 14
23	9 50	16 48	23 72	31 21	38 98	47 02	55 35	63 97	111 98	169 52	246 73	329 17
24	10 34	17 62	25 17	32 98	41 07	49 45	58 13	67 12	117 19	177 20	246 87	329 79
25	11 23	18 82	26 69	34 83	43 27	52 00	61 05	70 42	122 67	185 17	256 39	339 06
26	12 15	20 07	28 27	36 76	45 56	54 66	64 10	73 88	128 43	193 39	266 53	349 51
27	13 10	21 37	29 93	38 78	47 96	57 46	67 31	77 52	134 51	201 84	276 44	351 39
28	14 12	22 74	31 66	40 90	50 48	60 40	70 65	81 34	140 90	210 50	285 85	362 34
29	15 17	24 17	33 48	43 13	53 13	63 49	74 24	85 38	147 58	219 37	295 43	374 30
30	16 28	25 07	35 40	45 48	55 93	66 76	77 99	89 64	154 52	228 46	305 26	387 33
31	17 45	27 26	37 43	47 96	58 89	70 21	81 96	94 15	161 70	237 75	315 26	400 31
32	18 68	28 94	39 57	50 59	62 01	73 87	86 17	98 93	169 06	247 19	325 48	414 24
33	19 98	30 72	41 84	53 37	65 33	77 75	90 63	103 98	176 67	255 82	335 89	428 12
34	21 35	32 61	44 25	56 33	68 87	81 87	95 36	109 28	184 34	264 85	347 66	442 47
35	22 85	34 61	46 81	59 48	72 62	86 24	100 31	114 78	192 24	273 97	360 26	448 93
36	24 42	36 75	49 55	62 83	76 59	90 81	103 45	120 46	200 29	283 29	372 48	460 30
37	26 09	38 03	52 46	66 38	80 75	95 55	110 73	128 25	208 49	292 26	384 92	471 25
38	27 87	41 46	55 54	70 09	85 05	100 41	116 21	132 14	216 81	301 95	396 23	482 79
39	29 75	44 65	58 76	73 91	89 46	105 35	121 58	138 12	224 75	312 43	407 01	493 53
40	31 30	46 71	62 06	77 81	93 91	110 34	127 10	144 18	232 45	323 69	417 24	505 16
41	33 88	49 43	65 40	81 71	98 37	115 96	132 67	150 29	240 30	335 17	428 13	515 06
42	35 96	52 16	68 60	85 60	102 83	120 39	138 26	156 43	247 77	346 24	439 10	526 00
43	38 02	54 82	71 97	89 46	107 29	125 43	143 87	162 59	255 94	356 16	449 40	536 54
44	40 08	57 45	75 22	93 33	111 75	130 49	149 50	168 78	264 86	365 53	459 68	547 23
45	42 03	60 09	78 56	97 23	116 27	135 60	155 19	175 05	274 54	374 99	469 95	558 98
46	44 04	62 76	81 82	101 18	120 85	140 78	160 98	181 41	283 79	385 12	480 19	569 32
47	46 10	65 50	85 22	105 24	125 52	146 09	166 89	187 91	293 21	394 64	490 39	578 37
48	48 23	68 32	88 70	109 37	130 32	151 51	172 92	193 83	302 10	404 18	499 81	588 36
49	50 41	71 20	92 27	113 62	135 23	157 05	179 12	200 85	310 44	413 71	509 89	598 36
50	52 65	74 14	95 93	117 97	140 24	162 74	185 45	208 00	318 87	423 24	519 13	608 50
51	54 92	77 17	99 67	122 40	145 38	168 37	191 93	215 29	327 32	432 02	529 07	619 77
52	57 28	80 27	103 50	126 98	150 67	174 53	198 50	222 52	335 14	441 51	538 13	628 73
53	59 69	83 44	107 45	131 68	156 09	180 59	205 16	229 60	343 66	450 95	547 90	638 50
54	62 17	86 74	111 53	136 51	161 60	186 74	211 89	236 56	352 19	459 59	556 74	648 37
55	64 73	90 13	115 72	141 41	167 17	192 92	218 41	242 95	360 01	468 91	565 43	658 09
56	67 39	93 62	119 96	146 37	172 78	199 15	225 12	249 35	368 53	477 42	574 11	667 31
57	70 13	97 16	124 26	151 87	178 43	205 39	231 21	255 80	376 31	486 62	583 49	676 31
58	72 87	100 71	128 55	156 35	184 64	211 04	237 33	262 96	384 81	494 95	592 09	685 31
59	75 61	104 24	132 82	161 29	189 60	216 32	243 48	268 73	392 51	503 17	601 31	694 31
60	78 31	107 73	137 04	166 17	195 08	222 61	248 93	275 22	400 16	511 31	610 63	700 31
61	81 02	111 21	141 23	171 01	200 35	227 72	255 10	281 69	407 76	520 19	619 31	709 31
62	83 70	114 66	145 38	175 78	205 09	233 54	260 53	288 16	415 29	528 16	618 31	708 31
63	86 37	118 08	149 84	180 50	209 83	238 63	266 68	293 87	422 75	536 71	617 31	707 31
64	89 01	121 44	153 51	185 20	214 55	243 71	272 08	300 29	430 13	544 86	616 31	706 31
65	91 60	124 77	157 54	189 74	219 27	248 78	278 19	305 91	437 44	554 49	615 31	705 31

PENN MUTUAL LIFE Insurance Company

Cash Values or Loans on 20-Premium Life Policies for \$1,000 Each.
 No Loans Granted for Less Than \$50 and Only in Multiples of \$5.

FARM MUTUAL LIFE INSURANCE COMPANY

Cash Values or Loans on 20-Premiums Life Policies for \$1,000 each
No loans granted for less than \$50, and only in multiples of \$5.

CASH VALUES OR LOANS ON 20-YEAR ENDOWMENT POLICIES FOR \$1,000 EACH

Loans granted for less than \$50, and only in multiples of \$5.00

NUMBER OF YEARS COMPLETED AND WHOLLY PAID FOR IN CASH								
of Orig. Policy	3	4	5	6	7	8	9	10
1	\$83 88	\$118 85	\$154 08	\$192 64	\$232 63	\$274 66	\$318 86	\$365 33
2	83 86	118 81	154 02	192 56	232 55	274 55	318 72	365 17
3	83 83	118 78	154 48	192 50	232 45	274 44	318 68	365 01
4	83 80	118 85	154 42	192 41	232 34	274 30	318 42	364 83
5	85 78	118 85	154 85	192 82	232 22	274 16	318 25	364 83
6	85 74	118 15	154 97	192 22	232 10	274 01	318 08	364 63
7	85 71	118 09	154 20	192 12	231 98	273 85	317 90	364 23
8	85 67	118 04	154 12	192 02	231 84	273 70	317 79	364 04
9	85 64	117 98	154 05	191 93	231 73	273 57	317 58	363 87
10	85 61	117 94	153 98	191 85	231 64	273 47	317 46	363 74
11	85 57	117 92	153 96	191 81	231 59	273 40	317 39	363 65
12	85 53	117 91	153 95	191 80	231 58	273 40	317 39	363 63
13	85 49	117 89	154 00	191 85	231 64	273 47	317 46	363 73
14	85 45	118 00	154 09	191 87	231 78	273 64	317 66	363 94
15	84 78	118 18	154 25	192 17	232 02	273 90	317 81	364 15
16	85 24	118 30	154 50	192 47	232 36	274 25	318 22	364 85
17	84 12	118 62	154 88	192 87	232 78	274 64	318 55	364 61
18	84 39	118 98	155 28	193 35	233 24	275 06	318 85	364 79
19	84 73	119 49	155 79	193 86	233 72	275 49	319 19	364 85
20	85 15	119 93	156 31	194 37	234 15	275 77	319 35	365 05
21	85 59	120 42	156 81	194 81	234 51	276 04	319 51	365 08
22	85 94	120 81	157 12	195 12	234 75	276 17	319 84	364 97
23	85 35	122 21	157 55	195 44	234 99	276 32	319 88	364 85
24	85 68	122 49	157 80	195 64	235 12	276 34	319 45	364 89
25	85 84	121 93	158 01	195 81	235 20	276 32	319 39	364 39
26	85 15	121 94	158 21	195 85	235 26	276 26	319 10	363 84
27	85 29	122 19	158 48	196 12	235 84	276 23	318 82	363 69
28	85 63	122 48	158 69	196 31	235 45	276 22	318 74	363 27
29	85 84	122 72	158 92	196 55	235 60	276 24	318 64	362 85
30	85 15	123 11	159 30	196 83	235 79	276 32	318 59	362 78
31	85 50	123 50	159 79	197 17	235 06	276 48	318 58	362 71
32	85 91	123 95	160 19	197 51	235 43	276 73	318 62	362 30
33	85 37	124 48	160 71	198 16	235 90	277 04	318 72	362 11
34	85 93	125 07	161 39	198 82	237 45	277 41	318 84	361 94
35	86 51	125 84	162 19	199 36	238 07	277 88	319 00	361 35
36	86 24	126 70	163 06	200 13	238 75	278 31	319 18	361 89
37	86 07	127 63	164 01	201 27	239 51	278 89	319 39	361 71
38	86 98	128 61	165 01	202 21	240 28	279 39	319 54	361 48
39	86 83	129 62	165 10	203 17	241 07	279 89	319 75	360 85
40	84 74	130 61	167 11	204 16	241 89	280 42	319 88	360 15

CASH VALUES OR LOANS ON 20-YEAR ENDOWMENT POLICIES FOR \$1,000 EACH.

No loans granted for less than \$50, and only in multiples of \$50.

NUMBER OF YEARS COMPLETED AND WHOLLY PAID FOR IN CASH.										
Age at Issue of Orig. Policy.	11	12	13	14	15	16	17	18	19	20
21	\$414 22	\$465 60	\$513 81	\$576 83	\$636 90	\$700 20	\$766 38	\$832 32	\$911 30	\$999 99
22	414 04	465 46	519 60	576 61	636 68	699 99	766 85	832 18	911 44	999 99
23	413 85	465 26	519 49	576 39	636 45	699 79	766 57	832 04	911 28	999 99
24	413 65	465 04	519 15	576 15	636 23	699 56	766 38	831 89	911 11	999 99
25	413 44	464 82	518 91	575 90	636 18	699 38	766 18	831 70	911 05	999 99
26	413 21	464 57	518 66	575 65	636 73	699 11	765 98	831 57	911 00	999 99
27	412 99	464 38	518 41	575 41	636 40	698 89	765 78	831 42	911 00	999 99
28	412 78	464 17	518 19	575 19	636 29	698 68	765 58	831 28	910 99	999 99
29	412 59	463 98	518 01	575 01	636 10	698 47	765 37	831 05	910 99	999 99
30	412 39	463 79	517 87	574 85	634 91	698 27	765 15	830 85	910 99	999 99
31	412 41	463 78	517 78	574 72	634 74	698 05	764 91	830 69	910 99	999 99
32	412 42	463 77	517 71	574 59	634 54	697 81	764 68	830 50	910 99	999 99
33	412 40	463 73	517 66	574 46	634 34	697 58	764 57	830 34	910 99	999 99
34	412 59	463 77	517 60	574 30	634 10	697 26	764 08	830 26	910 99	999 99
35	412 78	463 79	517 52	574 12	633 84	696 94	763 73	830 54	909 99	999 99
36	412 85	463 80	517 41	573 91	633 54	696 68	763 54	830 20	909 99	999 99
37	412 95	463 79	517 28	573 67	633 21	696 37	763 31	830 88	909 99	999 99
38	413 02	463 72	517 09	573 37	632 80	696 09	763 42	830 30	909 99	999 99
39	413 05	463 62	516 88	573 00	632 32	695 74	761 87	830 30	908 99	999 99
40	413 02	463 44	516 54	572 55	631 77	694 54	761 24	830 35	908 99	999 99
41	412 90	463 18	516 12	572 01	631 12	693 82	760 58	830 28	907 99	999 99
42	412 68	462 77	515 58	571 33	630 34	692 99	759 71	830 08	907 99	999 99
43	412 97	462 33	514 98	570 58	629 49	692 99	759 83	830 27	907 99	999 99
44	411 96	461 70	514 25	569 72	628 39	691 97	757 83	829 40	906 99	999 99
45	411 45	461 12	513 45	568 78	627 48	689 93	756 73	828 45	905 99	999 99
46	410 97	460 49	512 59	567 77	626 33	688 73	756 53	827 41	905 99	999 99
47	410 45	459 78	511 71	566 70	625 10	687 41	754 72	826 28	904 99	999 99
48	409 94	459 08	510 78	565 56	623 80	686 94	752 81	825 05	904 99	999 99
49	409 46	458 39	509 81	564 35	622 37	684 63	751 21	824 70	902 99	999 99
50	408 97	457 55	508 77	563 05	620 85	682 79	749 61	823 24	901 99	999 99
51	408 48	456 75	507 68	561 66	619 22	680 99	747 79	821 64	901 99	999 99
52	407 97	455 93	506 52	560 17	617 45	679 94	746 82	819 91	900 99	999 99
53	407 45	455 06	505 27	558 57	616 54	678 92	745 68	817 02	900 99	999 99
54	406 94	454 14	504 95	556 84	613 47	674 64	743 87	814 97	897 13	999 99
55	406 37	453 15	502 51	554 98	611 26	672 18	738 97	812 74	895 84	999 99
56	405 78	452 09	500 97	553 00	608 88	669 53	736 16	810 31	894 65	999 99
57	405 14	450 96	499 35	550 89	606 34	666 81	733 24	807 69	892 75	999 99
58	404 44	449 74	497 62	548 52	603 61	663 81	730 68	804 89	890 25	999 99
59	403 72	448 50	495 92	546 23	600 71	660 84	726 68	801 74	888 25	999 99
60	402 96	447 18	493 86	543 71	597 64	656 37	723 05	798 40	886 34	999 99

CASH VALUES (DEFERRED DIVIDEND POLICIES)

Guaranteed on Annual Premiums (Endowment at 86). Policies for \$1,000.

CASH VALUES (DEFERRED DIVIDEND POLICIES).

Based on 20 Premiums (Endowment at 65) Policies of \$1,000

AT THE END OF

5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	15 Years.	17 Years.	20 Years.	25 Years.	30 Years.	35 Years.
88	106	128	146	166	189	215	241	319	375	449	548	657	789
89	108	128	149	171	194	217	241	319	375	449	548	657	789
90	110	131	152	174	197	221	246	325	382	457	556	665	797
91	112	133	155	176	201	224	251	332	390	465	564	673	805
92	114	136	158	181	206	230	256	338	396	471	570	679	811
93													
95	117	139	161	185	209	235	261	345	403	478	577	686	817
97	119	141	165	189	213	238	266	352	414	489	588	697	823
99	121	144	168	193	218	244	271	358	422	495	594	703	829
101	124	147	171	196	222	249	277	366	430	503	602	711	835
104	127	150	175	200	237	254	282	373	439	510	609	717	841
106	129	153	179	205	239	259	288	380	447	517	616	725	847
108	132	157	182	209	236	265	294	388	456	526	625	734	853
110	135	160	186	213	241	270	300	396	465	536	635	743	859
113	138	163	190	218	246	276	306	404	474	546	644	752	865
115	141	167	194	222	251	281	312	412	484	556	653	761	871
118	144	170	198	227	257	287	319	420	493	565	662	770	877
120	147	174	202	232	262	293	325	428	502	574	671	779	883
123	150	178	207	237	267	299	332	436	511	583	679	788	889
125	153	182	211	242	273	305	339	445	520	592	688	797	895
128	157	186	216	247	279	311	345	453	531	601	696	806	901
131	160	190	220	252	284	318	352	462	541	610	709	815	907
134	163	194	225	257	290	324	359	470	550	619	718	824	913
137	167	198	230	262	296	330	366	478	560	629	727	833	919
140	171	202	234	267	302	336	372	487	569	638	736	842	925
143	174	206	239	273	307	342	379	496	578	647	745	851	931
146	178	210	244	278	312	348	386	503	588	656	754	860	937
149	182	215	248	283	319	355	392	511	597	665	763	869	943
152	185	219	253	288	324	361	399	519	606	674	772	878	949
155	189	223	258	293	330	367	405	527	615	683	781	887	955
158	192	227	262	298	335	373	411	534	624	692	790	896	961
162	196	231	267	303	340	379	418	541	632	700	799	905	967
165	199	235	271	308	346	384	424	548	639	706	805	913	973
168	203	239	276	313	351	390	429	555	647	713	812	920	979
171	206	243	280	318	356	395	435	562	655	720	819	927	985
174	210	247	284	322	361	400	440	568	663	727	826	934	991
177	213	251	288	327	366	405	445	574	669	733	832	940	997
180	217	254	293	331	370	410	451	579	675	739	838	946	1003
183	220	258	297	335	375	415	455	585	681	745	844	952	1009
186	224	262	301	340	379	419	460	589	688	751	850	958	1015
189	227	266	305	344	383	423	464	594	694	757	856	964	1021
192	230	269	308	348	387	427	468	599	700	763	862	970	1027

CASH VALUES (DEFERRED DIVIDEND POLICIES).

Guaranteed on 20-Year Endowment. Policies of \$1,000.

[illegible]

CASH VALUES (DEFERRED DIVIDEND POLICIES).

Guaranteed on 30 Premiums (Endowment at 65) Policies of \$1,000

Age at Issue.	AT THE END OF													
	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	15 Years.	17 Years.	20 Years.	25 Years.	30 Years.	35 Years.
20	88	108	128	146	163	180	199	217	237	258	281	306	332	359
21	86	106	126	144	161	178	196	214	234	255	278	303	329	356
22	84	104	124	142	159	176	193	211	231	252	275	300	326	353
23	82	102	122	140	157	174	191	209	229	250	273	298	324	351
24	80	100	120	138	155	172	189	207	227	248	271	296	322	349
25	78	98	118	136	153	170	187	205	225	246	269	294	320	347
26	76	96	116	134	151	168	185	203	223	244	267	292	318	345
27	74	94	114	132	149	166	183	201	221	242	265	290	316	343
28	72	92	112	130	147	164	181	199	219	240	263	288	314	341
29	70	90	110	128	145	162	179	197	217	238	261	286	312	339
30	68	88	108	126	143	160	177	195	215	236	259	284	310	337
31	66	86	106	124	141	158	175	193	213	234	257	282	308	335
32	64	84	104	122	139	156	173	191	211	232	255	280	306	333
33	62	82	102	120	137	154	171	189	209	230	253	278	304	331
34	60	80	100	118	135	152	169	187	207	228	251	276	302	329
35	58	78	98	116	133	150	167	185	205	226	249	274	300	327
36	56	76	96	114	131	148	165	183	203	224	247	272	298	325
37	54	74	94	112	129	146	163	181	201	222	245	270	296	323
38	52	72	92	110	127	144	161	179	199	220	243	268	294	321
39	50	70	90	108	125	142	159	177	197	218	241	266	292	319
40	48	68	88	106	123	140	157	175	195	216	239	264	290	317
41	46	66	86	104	121	138	155	173	193	214	237	262	288	315
42	44	64	84	102	119	136	153	171	191	212	235	260	286	313
43	42	62	82	100	117	134	151	169	189	210	233	258	284	311
44	40	60	80	98	115	132	149	167	187	208	231	256	282	309
45	38	58	78	96	113	130	147	165	185	206	229	254	280	307
46	36	56	76	94	111	128	145	163	183	204	227	252	278	305
47	34	54	74	92	109	126	143	161	181	202	225	250	276	303
48	32	52	72	90	107	124	141	159	179	200	223	248	274	301
49	30	50	70	88	105	122	139	157	177	198	221	246	272	299
50	28	48	68	86	103	120	137	155	175	196	219	244	270	297
51	26	46	66	84	101	118	135	153	173	194	217	242	268	295
52	24	44	64	82	99	116	133	150	170	191	214	240	266	293
53	22	42	62	80	97	114	131	148	168	189	212	238	264	291
54	20	40	60	78	95	112	129	146	166	187	210	236	262	289
55	18	38	58	76	93	110	127	144	164	185	207	234	260	287
56	16	36	56	74	91	108	125	142	162	183	205	232	258	285
57	14	34	54	72	89	106	123	140	160	181	203	230	256	283
58	12	32	52	70	87	104	121	138	158	179	201	228	254	281
59	10	30	50	68	85	102	119	136	156	177	199	226	252	279
60	8	28	48	66	83	100	117	134	154	175	197	224	250	277

ASH VALUES, ACTUARIES, & PER CENT RESERVE

2. TEN ANNUAL PREMIUMS: ENDOWMENT AT 75.

POLICIES: \$1,000 EACH.

AT END OF										
	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	50 Years.	
1	337 05	352 43	398 70	451 28	511 49	578 78	653 82	739 39	844 31	961 54
2	324 89	332 69	408 52	462 77	524 37	598 07	669 96	758 31	869 66	991 66
3	331 28	371 28	418 70	474 54	537 53	607 72	686 54	778 08	897 20	997 20
4	358 72	386 97	429 28	486 58	550 98	622 72	708 59	798 84	927 60	997 60
5	346 44	389 23	440 10	498 90	564 70	638 07	721 18	820 83	961 54	961 54
6	354 43	398 79	451 28	511 49	578 78	653 82	739 39	844 31	961 54	961 54
7	362 69	408 52	462 77	524 37	598 07	669 96	758 31	869 66	991 66	991 66
8	371 28	418 70	474 54	537 53	607 72	686 54	778 08	897 20	997 20	997 20
9	380 07	429 28	486 58	550 98	622 72	708 59	798 84	927 60	997 60	997 60
10	389 23	440 10	498 90	564 70	638 07	721 18	820 83	961 54	961 54	961 54
11	398 70	451 28	511 49	578 78	653 82	739 39	844 31	961 54	961 54	961 54
12	408 52	462 77	524 37	598 07	669 96	758 31	869 66	991 66	991 66	991 66
13	418 70	474 54	537 53	607 72	686 54	778 08	897 20	997 20	997 20	997 20
14	429 28	486 58	550 98	622 72	708 59	798 84	927 60	997 60	997 60	997 60
15	440 10	498 90	564 70	638 07	721 18	820 83	961 54	961 54	961 54	961 54
16	451 28	511 49	578 78	653 82	739 39	844 31	961 54	961 54	961 54	961 54
17	462 77	524 37	598 07	669 96	758 31	869 66	991 66	991 66	991 66	991 66
18	474 54	537 53	607 72	686 54	778 08	897 20	997 20	997 20	997 20	997 20
19	486 58	550 98	622 72	708 59	798 84	927 60	997 60	997 60	997 60	997 60
20	498 90	564 70	638 07	721 18	820 83	961 54	961 54	961 54	961 54	961 54
21	511 49	578 78	653 82	739 39	844 31	961 54	961 54	961 54	961 54	961 54
22	524 37	598 07	669 96	758 31	869 66	991 66	991 66	991 66	991 66	991 66
23	537 53	607 72	686 54	778 08	897 20	997 20	997 20	997 20	997 20	997 20
24	550 98	622 72	708 59	798 84	927 60	997 60	997 60	997 60	997 60	997 60
25	564 70	638 07	721 18	820 83	961 54	961 54	961 54	961 54	961 54	961 54
26	578 78	653 82	739 39	844 31	961 54	961 54	961 54	961 54	961 54	961 54
27	598 07	669 96	758 31	869 66	991 66	991 66	991 66	991 66	991 66	991 66
28	607 72	686 54	778 08	897 20	997 20	997 20	997 20	997 20	997 20	997 20
29	622 72	708 59	798 84	927 60	997 60	997 60	997 60	997 60	997 60	997 60
30	638 07	721 18	820 83	961 54	961 54	961 54	961 54	961 54	961 54	961 54
31	653 82	739 39	844 31	961 54	961 54	961 54	961 54	961 54	961 54	961 54
32	669 96	758 31	869 66	991 66	991 66	991 66	991 66	991 66	991 66	991 66
33	686 54	778 08	897 20	997 20	997 20	997 20	997 20	997 20	997 20	997 20
34	708 59	798 84	927 60	997 60	997 60	997 60	997 60	997 60	997 60	997 60
35	721 18	820 83	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54
36	739 39	844 31	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54
37	758 31	869 66	991 66	991 66	991 66	991 66	991 66	991 66	991 66	991 66
38	778 08	897 20	997 20	997 20	997 20	997 20	997 20	997 20	997 20	997 20
39	798 84	927 60	997 60	997 60	997 60	997 60	997 60	997 60	997 60	997 60
40	820 83	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54
41	844 31	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54
42	869 66	991 66	991 66	991 66	991 66	991 66	991 66	991 66	991 66	991 66
43	897 20	997 20	997 20	997 20	997 20	997 20	997 20	997 20	997 20	997 20
44	927 60	997 60	997 60	997 60	997 60	997 60	997 60	997 60	997 60	997 60
45	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54
46	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54
47	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54
48	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54
49	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54
50	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54
51	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54
52	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54
53	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54
54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54
55	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54
56	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54
57	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54
58	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54
59	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54
60	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54	961 54

CASH VALUES, ACTUARIES' 4 Per Cent RESER

FIFTEEN ANNUAL PREMIUMS. ENDOWMENT AT 75.

POLICIES \$1,000 EACH

AT END OF										
Age at Issue of Policy.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	50 Years.	55 Years.
20	\$210 16	\$254 48	\$288 70	\$341 29	\$371 49	\$378 73	\$388 82	\$399 90	\$409 96	\$419 101
21	215 04	262 06	296 52	349 77	379 87	386 07	396 96	407 96	417 101	427 106
22	220 04	271 28	305 70	358 84	388 94	395 12	405 96	416 96	426 101	436 106
23	225 04	280 51	314 89	367 91	397 99	404 17	414 96	425 96	435 101	445 106
24	230 04	289 73	324 10	376 92	406 100	413 18	423 96	434 96	444 101	454 106
25	236 25	298 70	333 29	381 102	410 102	417 20	427 96	438 96	448 101	458 106
26	242 02	306 52	342 77	389 87	418 107	425 22	435 96	446 96	456 101	466 106
27	247 96	313 70	351 54	397 88	426 108	433 23	443 96	454 96	464 101	474 106
28	254 19	320 23	359 58	405 99	434 109	441 24	451 96	462 96	472 101	482 106
29	260 42	328 10	368 20	413 70	442 110	449 25	459 96	470 96	480 101	490 106
30	267 01	336 28	376 49	421 73	450 111	457 26	467 96	478 96	488 101	498 106
31	273 87	344 77	384 87	429 97	458 112	465 27	475 96	486 96	496 101	506 106
32	281 00	352 54	392 83	437 72	466 113	473 28	483 96	494 96	504 101	514 106
33	288 31	360 58	400 98	445 72	474 114	481 29	491 96	502 96	512 101	522 106
34	295 80	368 99	408 79	453 80	482 115	489 30	499 96	510 96	520 101	530 106
35	303 66	376 49	416 73	461 83	490 116	497 31	507 96	518 96	528 101	538 106
36	311 69	384 57	424 04	469 86	498 117	505 32	515 96	526 96	536 101	546 106
37	319 79	392 58	432 72	477 87	506 118	513 33	523 96	534 96	544 101	554 106
38	328 05	400 98	440 72	485 88	514 119	521 34	531 96	542 96	552 101	562 106
39	336 41	408 70	448 97	493 18	522 120	529 35	539 96	550 96	560 101	570 106
40	344 89	416 73	456 82	501 39	530 121	537 36	547 96	558 96	568 101	578 106
41	353 46	424 07	464 96	509 41	538 122	545 37	555 96	566 96	576 101	586 106
42	362 20	432 72	472 54	517 82	546 123	553 38	563 96	574 96	584 101	594 106
43	370 88	440 72	480 59	525 84	554 124	561 39	571 96	582 96	592 101	602 106
44	379 62	448 07	488 18	533 89	562 125	569 40	579 96	590 96	600 101	610 106
45	388 55	456 82	496 39	541 31	570 126	577 41	587 96	598 96	608 101	618 106
46	397 54	464 96	504 51	549 66	578 127	585 42	595 96	606 96	616 101	626 106
47	406 68	473 54	512 08	557 20	586 128	593 43	603 96	614 96	624 101	634 106
48	415 89	482 59	520 84	565 60	594 129	601 44	611 96	622 96	632 101	642 106
49	425 47	491 18	528 88	573 64	602 130	609 45	619 96	630 96	640 101	650 106
50	435 12	500 39	536 31	581 66	610 131	617 46	627 96	638 96	648 101	658 106
51	444 97	508 31	544 66	589 66	618 132	625 47	635 96	646 96	656 101	666 106
52	455 00	516 08	552 20	597 20	626 133	633 48	643 96	654 96	664 101	674 106
53	465 81	524 84	560 60	605 60	634 134	641 49	651 96	662 96	672 101	682 106
54	476 98	533 88	568 54	613 54	642 135	649 50	660 96	671 96	681 101	691 106
55	486 84	542 31	576 55	621 55	650 136	657 51	669 96	680 96	690 101	700 106
56	496 20	551 66	584 56	629 56	658 137	665 52	678 96	689 96	699 101	709 106
57	510 08	560 20	592 57	637 57	666 138	673 53	687 96	698 96	708 101	718 106
58	522 56	569 60	600 58	645 58	674 139	681 54	695 96	706 96	716 101	726 106
59	536 98	578 54	608 59	653 59	682 140	689 55	703 96	714 96	724 101	734 106

LES ACTUARIES ET LEUR RESERVE

NON-ANNUAL PREMIUMS: ENDOWMENT AND TU:

POLICIES \$1,000 EACH.

AT END OF

[illegible]

PRUDENTIAL INSURANCE CO. OF AMERICA, NEWARK, N. J.

CASH SURRENDER VALUES PER \$1,000.

Participating and Nonparticipating Ordinary Life Policies

AFTER PREMIUMS HAVE BEEN PAID FOR

3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	11 Yrs.	12 Yrs.	13 Yrs.	14 Yrs.	15 Yrs.	20 Yrs.	25 Yrs.	30 Yrs.
\$14	\$21	\$30	\$38	\$46	\$55	\$65	\$76	\$85	\$96	\$107	\$118	\$130	\$192	\$280	\$380
15	22	31	39	48	58	68	79	89	99	111	122	133	199	289	389
15	22	33	41	50	60	70	82	92	103	115	127	140	207	297	397
16	23	34	43	52	62	73	85	95	107	119	132	145	214	304	404
17	24	35	44	54	65	76	88	99	111	124	137	151	220	310	410
17	25	37	46	56	67	79	92	103	116	129	142	156	231	321	421
18	26	38	48	58	70	82	95	107	120	133	148	162	239	329	429
19	27	40	50	61	73	85	99	112	125	138	153	168	248	338	438
19	28	41	52	63	75	89	103	116	130	144	159	175	257	347	447
20	30	43	54	66	78	92	107	121	135	150	166	182	266	356	456
21	31	45	56	68	82	96	111	125	140	156	172	189	276	366	466
22	32	46	58	71	85	100	116	130	146	162	179	196	286	377	477
23	33	48	61	74	88	104	120	135	151	168	186	204	296	388	488
24	35	50	63	77	92	108	125	141	157	175	193	211	306	399	499
25	36	52	65	80	96	112	129	146	164	181	200	219	317	409	509
26	38	55	68	83	99	117	135	152	170	189	208	227	328	418	518
27	39	57	71	87	104	121	140	158	177	196	215	235	338	428	528
28	41	59	74	90	108	126	146	164	183	203	223	244	350	439	539
29	43	62	77	94	112	131	152	171	190	211	232	253	361	450	550
30	44	64	80	98	117	137	158	177	198	219	240	262	372	461	561
32	46	67	84	102	121	142	164	184	205	227	248	271	383	472	572
33	48	70	87	106	126	148	170	191	213	235	257	281	394	483	583
35	50	73	91	110	131	153	177	198	220	243	266	290	407	497	597
36	52	76	94	115	136	159	183	205	228	251	275	300	418	508	608
38	54	79	98	119	141	165	190	213	236	260	284	309	430	520	620
39	57	82	102	124	147	171	197	220	244	269	294	319	441	531	631
41	59	85	106	128	152	177	204	228	252	277	303	329	452	542	642
42	61	88	110	133	158	183	211	235	260	285	312	339	464	554	654
44	64	92	114	138	163	190	218	243	269	295	322	349	475	565	665
46	66	95	118	143	169	196	225	251	277	304	331	358	487	577	677
47	69	98	122	148	174	203	232	258	285	313	340	368	498	588	688
49	71	102	127	153	180	209	239	266	294	323	350	378	509	599	699
51	74	105	131	158	186	216	246	274	302	331	359	388	520	610	710
53	76	109	135	163	192	222	254	282	311	340	369	398	530	620	720
55	79	113	140	168	198	229	261	290	319	348	378	407	541	631	731
57	81	116	144	173	204	236	269	298	328	357	387	417	551	641	741
59	84	120	149	179	210	242	276	306	336	366	396	428	562	652	752
61	87	124	153	184	216	249	284	314	344	375	405	438	573	663	763
62	90	128	158	189	222	256	291	322	353	383	414	445	584	674	774
65	92	132	163	195	228	263	298	329	361	392	423	454	595	685	785
67	95	136	167	200	234	269	305	337	368	400	431	462	607	697	797

Cash Values 20-Year Endowment Policies same at all Ages. End of

3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	11 Yrs.	12 Yrs.	13 Yrs.	14 Yrs.	15 Yrs.	16 Yrs.	17 Yrs.	18 Yrs.	19 Yrs.	20 Yrs.
\$80	\$115	\$155	\$195	\$235	\$280	\$325	\$375	\$425	\$480	\$535	\$595	\$655	\$715	\$780	\$850	\$920	\$990

**ASH VALUES (GUARANTEED) ON PARTICIPATING
AND NONPARTICIPATING 20-PREMIUMS
LIFE POLICIES OF \$1,000 EACH.**

CASH VALUES GUARANTEED ON ORDINARY

2M JUNE 1895 ON THE 10TH OF JUNE 1895
LIFE POLICIES OF \$1,000 EACH.

AT THE END OF														
Age at Issue.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.
21	13	20	28	36	43	52	60	69	78	87	97	107	117	174
22	14	21	29	37	45	54	63	72	81	91	101	111	122	181
23	14	22	30	39	47	56	65	75	84	94	105	115	127	189
24	15	23	31	40	49	58	68	78	88	98	109	120	132	196
25	16	24	33	42	51	61	71	81	91	102	113	125	137	203
26	16	25	34	43	53	63	73	84	95	106	118	130	143	211
27	17	26	36	45	55	66	76	87	99	111	123	136	149	220
28	18	27	37	47	58	68	80	91	103	115	128	141	155	228
29	18	28	38	49	60	71	83	95	107	120	134	147	161	237
30	19	30	40	51	63	74	86	99	112	125	139	154	168	246
31	20	31	42	53	65	78	90	103	117	131	145	160	175	255
32	21	32	44	56	68	81	94	108	122	137	151	167	182	264
33	22	34	46	58	71	85	98	113	127	142	158	174	190	273
34	23	35	48	61	74	88	103	118	133	149	164	181	197	283
35	24	37	50	64	78	92	107	123	139	155	171	188	205	293
36	25	38	52	67	81	97	112	128	144	161	178	195	212	303
37	26	40	55	70	85	101	117	134	150	167	185	203	220	312
38	27	42	57	73	89	105	122	139	156	174	192	210	228	323
39	29	44	60	76	93	110	127	145	162	181	199	217	236	333
40	30	46	63	80	97	114	132	150	169	187	206	225	244	343
41	32	48	66	83	101	119	137	156	175	194	213	233	252	353
42	33	51	68	86	105	123	142	161	181	201	220	240	261	363
43	34	53	71	90	109	128	147	167	187	207	228	248	269	374
44	36	55	74	93	112	132	152	173	193	214	235	256	277	384
45	37	57	76	96	116	137	158	179	200	221	242	264	286	394
46	39	59	79	100	120	142	163	184	206	228	250	272	294	404
47	40	61	82	103	125	146	168	190	213	235	258	280	303	414
48	42	63	85	107	129	151	174	197	219	242	265	289	312	424
49	43	65	88	110	133	156	179	203	226	250	273	297	330	434
50	45	67	91	114	138	161	185	209	233	257	281	305	329	444
51	46	70	94	118	142	167	191	216	240	263	289	314	338	454
52	48	72	97	122	147	172	197	222	248	273	297	322	347	464
53	49	75	100	126	152	177	203	229	255	280	306	331	355	474
54	51	77	104	130	156	183	209	236	262	288	313	339	364	483
55	53	80	107	134	161	189	216	242	269	295	321	347	372	493
56	55	83	111	138	166	194	222	249	276	303	329	356	381	503
57	57	85	114	143	171	200	228	256	283	310	337	363	389	511
58	59	88	118	147	176	205	234	262	290	316	345	371	398	520
59	60	91	121	151	181	211	240	269	297	323	352	379	406	529
60	62	93	124	155	186	216	246	275	304	332	360	387	414	538

ASH VALUES GUARANTEED ON 20-PREMIUMS LIFE POLICIES OF \$1,000 EACH.

AT THE END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.
1898	843	888	875	891	910	927	947	967	987	1009	1032	1055	1390
1899	844	889	876	892	911	928	948	968	988	1010	1033	1056	1391
1900	845	890	877	893	912	929	949	969	989	1011	1034	1057	1392
1901	846	891	878	894	913	930	950	970	990	1012	1035	1058	1393
1902	847	892	879	895	914	931	951	971	991	1013	1036	1059	1394
1903	848	893	880	896	915	932	952	972	992	1014	1037	1060	1395
1904	849	894	881	897	916	933	953	973	993	1015	1038	1061	1396
1905	850	895	882	898	917	934	954	974	994	1016	1039	1062	1397
1906	851	896	883	899	918	935	955	975	995	1017	1040	1063	1398
1907	852	897	884	900	919	936	956	976	996	1018	1041	1064	1399
1908	853	898	885	901	920	937	957	977	997	1019	1042	1065	1400
1909	854	899	886	902	921	938	958	978	998	1020	1043	1066	1401
1910	855	900	887	903	922	939	959	979	999	1021	1044	1067	1402
1911	856	901	888	904	923	940	960	980	1000	1022	1045	1068	1403
1912	857	902	889	905	924	941	961	981	1001	1023	1046	1069	1404
1913	858	903	890	906	925	942	962	982	1002	1024	1047	1070	1405
1914	859	904	891	907	926	943	963	983	1003	1025	1048	1071	1406
1915	860	905	892	908	927	944	964	984	1004	1026	1049	1072	1407
1916	861	906	893	909	928	945	965	985	1005	1027	1050	1073	1408
1917	862	907	894	910	929	946	966	986	1006	1028	1051	1074	1409
1918	863	908	895	911	930	947	967	987	1007	1029	1052	1075	1410
1919	864	909	896	912	931	948	968	988	1008	1030	1053	1076	1411
1920	865	910	897	913	932	949	969	989	1009	1031	1054	1077	1412
1921	866	911	898	914	933	950	970	990	1010	1032	1055	1078	1413
1922	867	912	899	915	934	951	971	991	1011	1033	1056	1079	1414
1923	868	913	900	916	935	952	972	992	1012	1034	1057	1080	1415
1924	869	914	901	917	936	953	973	993	1013	1035	1058	1081	1416
1925	870	915	902	918	937	954	974	994	1014	1036	1059	1082	1417
1926	871	916	903	919	938	955	975	995	1015	1037	1060	1083	1418
1927	872	917	904	920	939	956	976	996	1016	1038	1061	1084	1419
1928	873	918	905	921	940	957	977	997	1017	1039	1062	1085	1420
1929	874	919	906	922	941	958	978	998	1018	1040	1063	1086	1421
1930	875	920	907	923	942	959	979	999	1019	1041	1064	1087	1422
1931	876	921	908	924	943	960	980	1000	1020	1042	1065	1088	1423
1932	877	922	909	925	944	961	981	1001	1021	1043	1066	1089	1424
1933	878	923	910	926	945	962	982	1002	1022	1044	1067	1090	1425
1934	879	924	911	927	946	963	983	1003	1023	1045	1068	1091	1426
1935	880	925	912	928	947	964	984	1004	1024	1046	1069	1092	1427
1936	881	926	913	929	948	965	985	1005	1025	1047	1070	1093	1428
1937	882	927	914	930	949	966	986	1006	1026	1048	1071	1094	1429
1938	883	928	915	931	950	967	987	1007	1027	1049	1072	1095	1430
1939	884	929	916	932	951	968	988	1008	1028	1050	1073	1096	1431
1940	885	930	917	933	952	969	989	1009	1029	1051	1074	1097	1432
1941	886	931	918	934	953	970	990	1010	1030	1052	1075	1098	1433
1942	887	932	919	935	954	971	991	1011	1031	1053	1076	1099	1434
1943	888	933	920	936	955	972	992	1012	1032	1054	1077	1100	1435
1944	889	934	921	937	956	973	993	1013	1033	1055	1078	1101	1436
1945	890	935	922	938	957	974	994	1014	1034	1056	1079	1102	1437
1946	891	936	923	939	958	975	995	1015	1035	1057	1080	1103	1438
1947	892	937	924	940	959	976	996	1016	1036	1058	1081	1104	1439
1948	893	938	925	941	960	977	997	1017	1037	1059	1082	1105	1440
1949	894	939	926	942	961	978	998	1018	1038	1060	1083	1106	1441
1950	895	940	927	943	962	979	999	1019	1039	1061	1084	1107	1442
1951	896	941	928	944	963	980	1000	1020	1040	1062	1085	1108	1443
1952	897	942	929	945	964	981	1001	1021	1041	1063	1086	1109	1444
1953	898	943	930	946	965	982	1002	1022	1042	1064	1087	1110	1445
1954	899	944	931	947	966	983	1003	1023	1043	1065	1088	1111	1446
1955	900	945	932	948	967	984	1004	1024	1044	1066	1089	1112	1447
1956	901	946	933	949	968	985	1005	1025	1045	1067	1090	1113	1448
1957	902	947	934	950	969	986	1006	1026	1046	1068	1091	1114	1449
1958	903	948	935	951	970	987	1007	1027	1047	1069	1092	1115	1450
1959	904	949	936	952	971	988	1008	1028	1048	1070	1093	1116	1451
1960	905	950	937	953	972	989	1009	1029	1049	1071	1094	1117	1452
1961	906	951	938	954	973	990	1010	1030	1050	1072	1095	1118	1453
1962	907	952	939	955	974	991	1011	1031	1051	1073	1096	1119	1454
1963	908	953	940	956	975	992	1012	1032	1052	1074	1097	1120	1455
1964	909	954	941	957	976	993	1013	1033	1053	1075	1098	1121	1456
1965	910	955	942	958	977	994	1014	1034	1054	1076	1099	1122	1457
1966	911	956	943	959	978	995	1015	1035	1055	1077	1100	1123	1458
1967	912	957	944	960	979	996	1016	1036	1056	1078	1101	1124	1459
1968	913	958	945	961	980	997	1017	1037	1057	1079	1102	1125	1460
1969	914	959	946	962	981	998	1018	1038	1058	1080	1103	1126	1461
1970	915	960	947	963	982	999	1019	1039	1059	1081	1104	1127	1462

CASH VALUES GUARANTEED ON 20-YEAR ENDOWMENT POLICIES FOR \$1,000 EACH.

AT END OF

	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.
15	227	272	318	368	417	470	526	584	645	709
16	227	271	318	368	417	470	526	584	645	709
17	227	271	317	368	417	470	526	584	645	709
18	227	271	317	368	416	469	525	583	645	709
19	227	271	317	366	416	469	525	583	644	709
20	227	271	317	366	416	469	525	583	644	709
21	226	271	317	366	416	469	524	583	644	709
22	226	270	316	366	416	469	524	582	643	709
23	226	270	316	366	416	469	524	582	643	709
24	226	270	316	364	415	468	524	582	643	709
25	226	270	316	364	415	468	524	582	643	709
26	226	270	316	366	416	468	523	582	643	709
27	226	270	316	366	415	468	523	581	642	709
28	226	270	317	366	415	468	523	581	642	709
29	227	271	317	366	416	468	523	581	642	709
30	227	271	317	366	416	468	523	581	641	709
31	228	272	317	366	415	468	523	580	640	709
32	228	272	318	366	416	467	522	579	640	709
33	228	272	318	366	416	467	521	579	639	709
34	228	272	317	366	414	466	521	578	639	709
35	228	272	317	366	414	466	520	577	637	709
36	228	272	317	364	413	465	519	576	636	709
37	228	272	317	364	413	465	518	576	636	709
38	228	271	316	363	412	465	517	574	634	709
39	228	271	316	363	411	462	516	573	632	709
40	228	271	316	362	411	462	516	571	631	709
41	228	271	315	362	410	461	514	570	629	709
42	228	271	315	361	409	460	513	568	628	709
43	228	271	315	361	409	460	511	567	626	709
44	229	271	315	360	408	458	510	565	624	709
45	229	271	315	360	407	457	509	563	622	709
46	229	271	314	360	406	456	507	561	620	709
47	229	271	314	359	406	454	506	559	617	709
48	230	271	314	359	406	453	505	557	614	709
49	230	271	314	358	404	451	501	554	611	709
50	230	272	314	357	403	450	499	552	609	709
51	231	272	314	357	403	448	497	549	606	709

CASH VALUES.

Guaranteed on Ordinary Life Policies of \$1,000.

NOTE.—Loan Values on the above are the same as the Cash Values at the end of the year for which the annual premium is paid. To illustrate: At age 35 end of 5 years Cash Value is \$45, while the Loan Value at end of 4 years is \$45, etc.

CASH VALUES.

Guaranteed on 20-Premiums Life Policies of \$1,000.

AT THE END OF															
Age at Issue.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.
21	822	835	848	861	874	887	899	911	923	935	947	959	971	983	995
22	835	848	861	874	887	899	911	923	935	947	959	971	983	995	1007
23	848	861	874	887	899	911	923	935	947	959	971	983	995	1007	1019
24	861	874	887	899	911	923	935	947	959	971	983	995	1007	1019	1031
25	874	887	899	911	923	935	947	959	971	983	995	1007	1019	1031	1043
26	887	899	911	923	935	947	959	971	983	995	1007	1019	1031	1043	1055
27	899	911	923	935	947	959	971	983	995	1007	1019	1031	1043	1055	1067
28	911	923	935	947	959	971	983	995	1007	1019	1031	1043	1055	1067	1079
29	923	935	947	959	971	983	995	1007	1019	1031	1043	1055	1067	1079	1091
30	935	947	959	971	983	995	1007	1019	1031	1043	1055	1067	1079	1091	1103
31	947	959	971	983	995	1007	1019	1031	1043	1055	1067	1079	1091	1103	1115
32	959	971	983	995	1007	1019	1031	1043	1055	1067	1079	1091	1103	1115	1127
33	971	983	995	1007	1019	1031	1043	1055	1067	1079	1091	1103	1115	1127	1139
34	983	995	1007	1019	1031	1043	1055	1067	1079	1091	1103	1115	1127	1139	1151
35	995	1007	1019	1031	1043	1055	1067	1079	1091	1103	1115	1127	1139	1151	1163
36	1007	1019	1031	1043	1055	1067	1079	1091	1103	1115	1127	1139	1151	1163	1175
37	1019	1031	1043	1055	1067	1079	1091	1103	1115	1127	1139	1151	1163	1175	1187
38	1031	1043	1055	1067	1079	1091	1103	1115	1127	1139	1151	1163	1175	1187	1199
39	1043	1055	1067	1079	1091	1103	1115	1127	1139	1151	1163	1175	1187	1199	1211
40	1055	1067	1079	1091	1103	1115	1127	1139	1151	1163	1175	1187	1199	1211	1223
41	1067	1079	1091	1103	1115	1127	1139	1151	1163	1175	1187	1199	1211	1223	1235
42	1079	1091	1103	1115	1127	1139	1151	1163	1175	1187	1199	1211	1223	1235	1247
43	1091	1103	1115	1127	1139	1151	1163	1175	1187	1199	1211	1223	1235	1247	1259
44	1103	1115	1127	1139	1151	1163	1175	1187	1199	1211	1223	1235	1247	1259	1271
45	1115	1127	1139	1151	1163	1175	1187	1199	1211	1223	1235	1247	1259	1271	1283
46	1127	1139	1151	1163	1175	1187	1199	1211	1223	1235	1247	1259	1271	1283	1295
47	1139	1151	1163	1175	1187	1199	1211	1223	1235	1247	1259	1271	1283	1295	1307
48	1151	1163	1175	1187	1199	1211	1223	1235	1247	1259	1271	1283	1295	1307	1319
49	1163	1175	1187	1199	1211	1223	1235	1247	1259	1271	1283	1295	1307	1319	1331
50	1175	1187	1199	1211	1223	1235	1247	1259	1271	1283	1295	1307	1319	1331	1343
51	1187	1199	1211	1223	1235	1247	1259	1271	1283	1295	1307	1319	1331	1343	1355
52	1199	1211	1223	1235	1247	1259	1271	1283	1295	1307	1319	1331	1343	1355	1367
53	1211	1223	1235	1247	1259	1271	1283	1295	1307	1319	1331	1343	1355	1367	1379
54	1223	1235	1247	1259	1271	1283	1295	1307	1319	1331	1343	1355	1367	1379	1391
55	1235	1247	1259	1271	1283	1295	1307	1319	1331	1343	1355	1367	1379	1391	1403
56	1247	1259	1271	1283	1295	1307	1319	1331	1343	1355	1367	1379	1391	1403	1415
57	1259	1271	1283	1295	1307	1319	1331	1343	1355	1367	1379	1391	1403	1415	1427
58	1271	1283	1295	1307	1319	1331	1343	1355	1367	1379	1391	1403	1415	1427	1439
59	1283	1295	1307	1319	1331	1343	1355	1367	1379	1391	1403	1415	1427	1439	1451
60	1295	1307	1319	1331	1343	1355	1367	1379	1391	1403	1415	1427	1439	1451	1463

NOTE.—Loan Values on the above are the same as the Cash Values at the end of the year for which the annual premium is paid. To illustrate: At age 35 end of 5 years, cash value is \$68, while the loan value at end of 4 years is \$68, etc.

CASH VALUES GUARANTEED ON 20-YEAR ENDOW-
MENT POLICIES OF \$1,000.

TABLE OF GUARANTEED CASH VALUES.

Which the Company will pay on Ordinary Life "Reserve Dividend"
Policies of \$1,000 each.

Age at Issue.	AT END OF														
	1 Year.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	15 Years.	17 Years.	20 Years.	25 Years.	
12	\$17	\$23	\$41	\$56	\$74	\$86	\$98	\$111	\$124	\$137	\$180	\$210	\$266	\$311	
13	18	24	42	58	76	89	101	114	128	141	186	216	267	312	
14	19	25	43	59	79	92	105	119	133	146	191	222	275	320	
15	20	26	44	60	81	94	108	121	136	150	196	229	283	328	
16	21	27	45	61	82	97	111	125	139	154	201	235	291	343	
17	21	28	46	62	83	98	100	114	143	159	207	242	299	349	
18	22	29	47	63	84	99	108	117	147	168	213	249	307	357	
19	23	30	48	64	85	91	105	120	151	167	219	257	316	377	
20	23	31	49	65	86	94	108	124	156	173	226	264	325	387	
21	24	32	50	66	87	96	112	127	160	178	233	272	334	397	
22	24	33	51	67	88	99	115	131	165	183	240	280	343	408	
23	25	34	52	68	89	102	119	135	169	189	247	288	353	419	
24	26	35	53	69	90	105	121	140	176	196	255	296	363	430	
25	27	36	54	70	91	109	126	144	182	201	262	305	373	440	
26	27	37	55	71	92	112	130	149	188	207	269	312	384	453	
27	28	38	56	72	93	116	135	154	193	214	277	320	394	463	
28	28	39	57	73	94	119	139	159	199	220	285	328	405	474	
29	30	40	58	74	95	124	144	164	206	227	294	341	415	485	
30	31	41	59	75	96	129	150	169	212	233	302	351	426	497	
31	32	42	60	76	97	134	156	174	218	240	311	361	438	508	
32	33	43	61	77	98	139	162	180	224	246	320	371	449	520	
33	34	44	62	78	99	144	168	186	231	255	329	380	461	530	
34	35	45	63	79	100	149	174	192	238	262	338	390	473	542	
35	36	46	64	80	101	154	180	198	245	269	347	400	484	553	
36	37	47	65	81	102	159	186	204	251	277	356	410	495	564	
37	38	48	66	82	103	164	192	210	258	284	365	420	505	574	
38	39	49	67	83	104	169	198	216	265	292	374	430	518	588	
39	40	50	68	84	105	174	204	222	273	300	383	439	529	596	
40	41	51	69	85	106	179	210	228	280	308	391	449	541	606	
41	42	52	70	86	107	184	216	234	287	315	400	458	552	616	
42	43	53	71	87	108	189	222	240	294	323	408	467	563	626	
43	44	54	72	88	109	194	228	246	301	329	416	477	574	636	
44	45	55	73	89	110	199	234	252	307	336	425	487	585	646	
45	46	56	74	90	111	204	240	258	314	343	434	497	596	654	
46	47	57	75	91	112	209	246	264	321	351	444	508	606	666	
47	48	58	76	92	113	214	252	269	328	359	453	517	615	677	
48	49	59	77	93	114	219	258	274	335	367	462	526	624	679	
49	50	60	78	94	115	224	264	280	343	375	471	534	634	690	
50	51	61	79	95	116	229	270	286	351	383	479	541	643	699	
51	52	62	80	96	117	234	276	292	359	391	488	550	651	700	
52	53	63	81	97	118	239	282	298	367	400	497	559	660	711	
53	54	64	82	98	119	244	288	304	375	408	506	568	669	722	
54	55	65	83	99	120	249	294	310	383	416	515	577	678	733	
55	56	66	84	100	121	254	300	316	391	425	524	586	687	744	
56	57	67	85	101	122	259	306	322	400	434	533	595	696	755	
57	58	68	86	102	123	264	312	328	408	443	542	604	705	766	
58	59	69	87	103	124	269	318	334	416	452	551	613	714	777	
59	60	70	88	104	125	274	324	340	425	461	560	622	723	788	
60	61	71	89	105	126	279	330	346	434	470	569	631	732	799	

NOTE.—The cash loans on the above are 90% of the cash values at the end of the years for which complete annual premiums have been paid.

TABLE OF GUARANTEED CASH VALUES

Which the Company will pay on 20-Year Endowment Policies of
\$1,000 Each.

Age at Issue.	AT END OF													
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	15 Years.	17 Years.	19 Years.	
21	862	899	8144	8139	8283	8907	8853	8406	8439	8501	8888	8792	8927	
22	62	99	145	199	263	307	353	400	449	501	668	792	927	
23	63	100	145	200	264	307	353	400	449	501	668	792	927	
24	63	100	145	200	264	307	353	400	449	501	668	792	927	
25	68	100	145	200	263	307	353	400	449	500	667	791	927	
26	63	100	145	199	263	307	352	400	449	500	667	791	927	
27	68	99	145	199	263	306	352	399	448	499	667	791	927	
28	63	99	144	199	262	306	351	399	448	499	666	790	927	
29	62	99	144	199	262	306	351	398	447	498	666	790	926	
30	62	99	144	198	262	305	351	398	447	498	665	790	926	
31	62	99	144	198	262	305	350	397	446	498	665	790	926	
32	62	99	144	198	261	305	350	397	446	498	665	789	926	
33	62	99	144	198	261	304	350	397	446	497	664	789	926	
34	62	99	144	198	261	304	350	397	446	497	664	788	926	
35	62	99	143	198	261	304	350	397	446	497	663	788	926	
36	62	98	143	198	261	304	350	397	446	496	663	787	926	
37	62	98	143	198	261	305	350	397	445	496	662	787	926	
38	62	99	144	198	261	305	350	396	445	496	662	786	924	
39	62	99	144	198	262	305	350	396	445	495	661	786	924	
40	63	99	145	199	262	305	350	396	444	495	661	785	924	
41	63	100	145	199	262	305	349	396	444	495	660	784	923	
42	63	100	145	199	262	305	349	395	444	494	659	784	923	
43	63	100	145	199	261	304	349	395	443	493	658	783	923	
44	63	100	144	198	261	304	348	395	443	493	657	782	923	
45	63	100	144	198	261	304	348	394	442	492	656	781	921	
46	63	99	144	198	261	304	348	394	442	492	655	780	921	
47	63	99	144	198	261	304	348	394	441	491	654	778	920	
48	63	100	145	199	262	304	348	394	441	491	653	777	919	
49	63	100	145	199	262	304	348	394	441	490	652	775	919	
50	64	101	146	200	262	305	348	394	440	489	650	774	918	

NOTE.—The Cash Loans on the above are 90 per cent of the cash values at the end of the years for which complete annual premiums have been paid.

CASH VALUES.

Guaranteed on Ordinary Life Policies of \$1,000 each.

CASH VALUES.

Guaranteed on 20-Year Endowment Policies of \$1,000 Each.

CASH VALUES OR LOANS.

Guaranteed on Ordinary Life Policies of \$1,000 Each.

Age at Issue.	AT THE END OF									
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
21	814 81	821 89	829 40	835 84	842 49	856 17	870 81	884 91	9138 00	9398 00
22	15 89	23 45	30 55	37 24	44 35	58 50	78 10	88 20	146 26	216 26
23	16 90	23 84	31 75	38 71	46 35	60 95	76 04	91 64	146 24	216 24
24	16 89	24 28	32 01	40 28	48 40	63 51	79 11	95 21	154 44	233 74
25	15 80	25 22	34 82	41 88	50 35	66 18	82 29	98 94	160 38	238 57
26	15 89	26 24	35 68	43 49	52 32	68 44	85 23	102 88	166 20	243 50
27	16 71	27 28	37 12	45 28	55 16	71 85	88 08	106 88	172 80	248 50
28	16 47	28 33	38 61	47 05	57 39	74 87	92 71	111 11	178 94	254 50
29	20 26	29 54	40 17	49 94	60 17	78 05	96 49	115 51	185 44	260 50
30	21 09	30 74	41 80	50 92	62 89	81 81	100 40	119 10	191 01	270 50
31	21 98	32 00	43 51	53 00	65 20	84 75	104 50	124 87	201 04	280 50
32	22 86	33 52	45 29	55 16	68 49	88 88	108 76	128 88	206 22	285 50
33	23 81	34 68	47 15	57 40	71 45	92 06	113 18	135 01	216 38	295 50
34	24 80	35 13	49 10	59 75	74 60	95 88	117 81	140 40	221 88	300 50
35	25 84	37 64	51 12	62 20	77 84	99 99	122 62	146 01	226 28	305 50
36	26 92	39 20	53 23	64 76	81 25	104 10	127 62	151 88	231 92	310 50
37	28 05	40 88	55 43	67 42	84 77	108 45	132 82	157 86	236 78	315 50
38	29 22	42 54	57 74	70 21	88 41	112 96	138 19	164 11	241 70	320 50
39	30 47	44 82	60 15	73 11	92 20	117 64	143 76	170 57	246 02	325 50
40	31 75	46 19	62 66	76 14	96 19	122 48	149 50	177 20	251 40	330 50
41	33 11	48 15	65 28	79 28	100 19	127 47	155 41	184 01	257 94	334 50
42	34 52	50 18	67 99	82 52	104 34	132 56	161 48	190 96	267 61	340 50
43	35 99	52 28	70 80	85 88	108 56	137 74	167 57	198 06	277 40	346 50
44	37 50	54 45	73 69	89 30	112 87	143 02	173 82	205 29	287 20	352 50
45	39 08	56 69	76 65	92 80	117 25	148 38	180 18	212 62	297 27	358 50
46	40 69	58 97	79 66	96 88	121 59	153 77	186 59	220 06	307 30	364 50
47	42 33	61 29	82 73	100 00	125 99	159 21	193 08	227 59	317 39	370 50
48	44 00	63 66	85 85	103 69	130 40	164 70	199 63	235 21	327 49	376 50
49	45 70	66 05	89 02	107 49	134 89	170 22	206 24	242 91	337 62	382 50
50	47 42	68 50	92 24	111 28	139 28	175 74	212 89	250 69	347 76	388 50
51	49 19	71 00	95 53	115 10	143 66	181 38	219 62	258 55	357 86	394 50
52	50 99	73 54	98 86	119 02	148 07	186 91	226 36	266 47	367 96	400 50
53	52 83	76 12	102 26	123 02	152 47	192 50	233 14	274 44	377 97	406 50
54	54 70	78 76	105 71	127 06	156 84	198 07	239 93	282 45	387 87	412 50
55	56 60	81 43	109 21	131 14	161 17	203 68	246 72	290 50	397 04	418 50
56	58 54	84 15	112 75	135 27	165 44	209 14	253 49	298 53	407 25	424 50
57	60 51	86 89	116 32	139 48	169 62	214 61	260 20	306 54	416 70	430 50
58	62 50	89 67	119 92	143 92	173 70	219 95	266 83	314 50	426 02	436 50
59	64 51	92 46	123 55	147 82	177 66	225 17	273 85	322 86	435 32	442 50
60	66 53	95 28	127 18	152 02	181 47	230 25	279 71	330 10	444 71	448 50

CASH VALUES OR LOANS.

On 20-Premiums Life Policies for \$1,000 each.

NUMBER OF YEARS COMPLETED AND WHOLLY PAID FOR IN CASH.										
	3	4	5	6	7	8	9	10	15	20
1	\$33 83	\$48 57	\$66 23	\$88 81	\$109 76	\$136 65	\$164 51	\$193 38	\$318 58	\$468 00
2	33 88	49 52	67 51	85 45	111 91	139 30	167 09	197 11	324 55	476 80
3	34 55	50 49	68 84	87 17	114 12	142 04	170 97	200 95	330 89	485 83
4	35 24	51 50	70 21	88 90	116 88	144 84	174 34	204 89	337 53	495 16
5	35 95	52 54	71 62	90 74	118 75	147 77	177 81	208 95	343 85	504 58
6	36 69	53 61	73 05	92 61	121 17	150 74	181 38	213 12	350 59	514 30
7	37 44	54 70	74 56	94 52	123 64	153 80	185 04	217 40	357 49	524 23
8	38 21	55 84	76 10	96 48	126 18	156 95	188 80	221 80	364 58	534 37
9	39 01	57 00	77 68	98 45	128 77	160 14	192 05	226 31	371 80	544 79
10	39 84	58 20	79 80	100 53	131 46	163 47	196 61	230 94	379 19	555 22
11	40 09	59 43	80 98	102 60	134 17	166 84	200 66	235 67	386 75	565 89
12	41 55	60 70	82 70	104 72	136 98	170 28	204 79	240 53	394 45	576 71
13	42 46	62 00	84 46	106 90	139 78	173 80	209 03	245 49	402 30	587 67
14	43 38	63 34	86 27	109 12	142 69	177 42	213 37	250 58	410 27	598 74
15	44 33	64 72	88 14	111 38	145 65	181 12	217 82	255 78	418 38	609 92
16	45 30	66 13	90 04	113 68	148 68	184 89	222 35	261 10	426 48	621 18
17	46 30	67 57	92 00	116 02	151 78	188 75	226 98	266 51	434 69	632 51
18	47 33	69 06	94 00	118 41	154 93	192 67	231 68	272 01	442 94	643 89
19	48 39	70 60	96 08	120 81	158 12	196 64	236 43	277 60	451 23	655 30
20	49 47	72 17	98 19	123 29	161 38	200 70	241 31	283 23	459 51	666 72
21	50 60	73 79	100 86	125 78	164 66	204 79	246 18	288 90	467 78	678 13
22	51 75	75 45	102 58	128 25	167 94	208 86	251 06	294 58	475 99	689 59
23	52 94	77 14	104 84	130 74	171 22	212 93	255 92	300 98	484 15	700 83
24	54 14	78 86	107 11	133 17	174 45	216 97	260 76	306 91	492 20	712 03
25	55 36	80 59	109 40	135 54	177 62	220 94	265 55	311 52	500 15	723 24
26	56 60	82 33	111 68	137 83	180 72	224 85	270 27	317 06	507 94	734 27
27	57 83	84 08	113 95	140 00	183 72	228 66	274 91	322 53	515 55	745 16
28	59 06	85 78	116 20	142 12	186 64	232 40	279 46	327 91	522 96	755 88
29	60 27	87 49	118 45	144 07	189 42	236 00	283 88	333 19	530 15	766 41
30	61 50	89 20	120 68	146 93	192 10	239 50	288 22	338 37	537 10	776 73
31	62 72	90 91	122 90	147 68	194 67	242 90	292 44	343 43	543 77	786 82
32	63 94	92 62	125 12	149 27	197 11	246 15	296 53	348 37	550 14	796 67
33	65 18	94 32	127 32	150 76	199 42	249 29	300 48	353 18	556 18	806 29
34	66 40	96 08	129 52	152 18	201 60	252 28	304 30	357 85	561 84	815 69
35	67 64	97 73	131 71	153 83	203 61	255 11	307 96	362 87	567 10	824 93
36	68 88	99 44	133 88	154 33	205 44	257 76	311 43	366 70	571 90	834 01
37	70 14	101 15	136 05	155 21	207 13	260 24	314 72	370 84	576 22	842 97
38	71 39	102 85	138 20	155 87	208 60	262 50	317 78	374 75	580 04	851 89
39	72 64	104 54	140 32	156 39	209 88	264 54	320 60	378 40	583 41	860 49
40	73 89	106 23	142 43	156 63	210 88	266 29	323 13	381 77	586 39	869 06

CASH VALUES OR LOANS.

On 20-Year Endowment Policies for \$1,000 each.

Age at Issue.	NUMBER OF YEARS COMPLETED AND WHOLLY PAID FOR IN CASH.									
	3	4	5	6	7	8	9	10	15	20
21	869 68	101 93	139 08	191 73	242 85	295 88	350 92	408 03	675 97	939 08
22	69 67	101 92	139 06	191 48	242 64	295 73	350 80	407 97	675 87	938 68
23	69 67	101 91	139 06	191 24	242 44	295 57	350 70	407 91	675 77	929 58
24	69 67	101 91	139 05	190 96	242 21	295 39	350 58	407 85	675 66	929 58
25	69 67	101 91	139 04	190 68	241 99	295 23	350 46	407 79	675 54	929 58
26	69 67	101 90	139 04	190 40	241 77	295 05	350 34	407 73	675 42	929 58
27	69 67	101 90	139 04	190 06	241 49	294 85	350 21	407 67	675 29	929 58
28	69 68	101 91	139 04	189 72	241 22	294 65	350 08	407 62	675 15	929 58
29	69 69	101 92	139 04	189 42	240 99	294 48	349 97	407 56	675 00	929 58
30	69 71	101 93	139 06	189 11	240 78	294 29	349 85	407 51	674 85	929 58
31	69 73	101 96	139 08	188 73	240 44	294 07	349 72	407 47	674 70	929 58
32	69 74	101 98	139 11	188 40	240 18	293 88	349 60	407 44	674 58	929 58
33	69 78	102 02	139 16	188 04	239 91	293 69	349 50	407 41	674 36	929 58
34	69 82	102 06	139 21	187 67	239 63	293 51	349 41	407 42	674 19	929 58
35	69 88	102 14	139 28	187 32	239 38	293 35	349 35	407 45	674 00	929 58
36	69 93	102 21	139 36	186 89	239 06	293 16	349 28	407 51	673 78	929 58
37	70 00	102 30	139 48	186 54	238 88	293 04	349 26	407 59	673 54	929 58
38	70 08	102 42	139 61	186 16	238 58	292 91	349 25	407 70	673 27	929 58
39	70 19	102 56	139 79	185 79	238 35	292 81	349 28	407 84	672 96	929 58
40	70 32	102 74	140 00	185 48	238 14	292 74	349 32	407 98	672 61	927 58
41	70 49	102 94	140 26	185 10	237 95	292 68	349 37	408 14	672 21	927 58
42	70 67	103 19	140 54	184 77	237 76	292 62	349 42	408 28	671 74	927 58
43	70 88	103 45	140 85	184 38	237 58	292 51	349 48	408 41	671 20	925 58
44	71 10	103 74	141 19	183 97	237 26	292 38	349 42	408 53	670 58	925 58
45	71 36	104 06	141 55	183 51	236 96	292 22	349 39	408 62	669 88	925 58
46	71 62	104 39	141 91	182 92	236 54	291 97	349 28	408 68	669 08	925 58
47	71 90	104 78	142 28	182 34	236 13	291 70	349 18	408 70	668 17	924 58
48	72 18	105 06	142 66	181 67	235 65	291 39	349 01	408 69	667 15	924 58
49	72 46	105 41	143 05	180 90	235 09	291 00	348 80	408 66	666 01	923 58
50	72 76	105 78	143 45	180 08	234 47	290 57	348 55	408 51	664 75	922 58
51	73 09	106 18	143 90	179 20	233 81	290 13	348 31	408 55	663 36	921 58
52	73 45	106 62	144 38	178 24	233 10	289 68	348 03	408 49	661 83	920 58
53	73 83	107 09	144 90	177 30	232 40	289 15	347 75	408 43	660 17	919 58
54	74 24	107 60	145 47	176 21	231 59	288 59	347 48	408 37	658 33	918 58
55	74 70	108 16	146 10	175 09	230 74	288 01	347 11	408 33	656 29	916 58
56	75 19	108 77	146 78	173 91	229 86	287 41	346 78	408 27	654 02	915 58
57	75 73	109 44	147 51	172 64	228 92	286 76	346 40	408 20	651 47	913 58
58	76 31	110 14	148 30	171 31	227 92	286 03	345 97	408 08	648 63	911 58
59	76 92	110 90	149 14	169 89	226 80	285 23	345 45	407 88	645 58	909 58
60	77 58	111 71	150 05	168 38	225 59	284 31	344 83	407 60	642 22	907 58

TABLE OF EXTENDED INSURANCE.

During the length of time the Insurance for the face of the Policy will be Extended on an Ordinary Life (Endowment at 85) Policy without further Payment of Premiums, provided Premiums have been fully Paid in Cash for

3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	Pure En- dowment.
Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	
1 51	2 106	3 179	4 252	5 357	7 91	8 213	9 316	15 215	19 98	....
1 71	2 147	3 224	4 317	5 59	7 155	8 294	10 24	15 226	18 334	....
1 108	2 188	3 286	5 17	6 124	7 237	9 4	10 90	15 243	18 255	....
1 129	2 229	3 330	5 80	6 185	7 313	9 73	10 167	15 231	18 181	....
1 67	2 271	4 8	5 142	6 245	8 20	9 136	10 218	15 225	18 98	....
1 205	2 311	4 68	5 201	6 318	8 87	9 191	10 279	15 208	18 7	....
1 225	2 351	4 109	5 257	7 4	8 129	9 241	10 313	15 165	17 260	....
1 252	3 26	4 147	5 309	7 50	8 184	9 282	10 338	15 128	17 153	....
1 282	3 63	4 201	5 340	7 110	8 214	9 315	10 354	15 82	17 30	....
1 319	3 100	4 234	5 21	7 146	8 254	9 339	10 362	15 26	16 277	....
1 355	3 135	4 282	6 62	7 194	8 288	9 356	11 12	14 327	16 154	....
2 7	3 167	4 310	6 98	7 217	8 314	10 0	11 19	14 254	16 27	....
2 41	3 198	4 351	6 129	7 352	8 332	10 0	11 15	14 173	15 260	....
2 57	3 226	5 23	6 154	7 362	8 342	10 8	11 4	14 85	15 125	....
2 88	3 251	5 56	6 174	7 383	8 345	9 356	10 348	13 357	14 351	....
2 117	3 290	5 84	6 205	7 297	8 340	9 348	10 320	13 266	14 218	....
2 128	3 308	5 91	6 212	7 287	8 327	9 316	10 284	13 160	14 73	....
2 153	3 324	5 109	6 215	7 267	8 308	9 293	10 241	13 49	13 292	....
2 159	3 336	5 122	6 226	7 279	8 282	9 248	10 190	12 309	13 145	....
2 180	3 344	5 130	6 216	7 255	8 249	9 210	10 133	12 189	12 360	....
2 197	3 363	5 133	6 215	7 245	8 224	9 165	10 70	12 76	12 220	....
2 197	3 363	5 115	6 194	7 219	8 179	9 115	10 1	11 314	12 72	....
2 209	3 360	5 108	6 168	7 187	8 129	9 68	9 291	11 194	11 290	....
2 218	4 2	5 96	6 150	7 150	8 86	8 360	9 210	11 72	11 152	....
2 225	3 356	5 80	6 115	7 108	8 25	8 291	9 124	10 312	11 7	....
2 228	3 355	5 60	6 87	7 60	7 235	8 217	9 47	10 167	10 240	....
2 245	3 336	5 35	6 43	7 9	7 275	8 188	8 316	10 60	10 101	....
2 243	3 345	5 7	5 360	6 316	7 209	8 56	8 228	9 299	9 329	....
2 196	3 303	4 339	5 319	6 254	7 138	7 335	8 129	9 173	9 199	....
2 189	3 276	4 303	5 273	6 188	7 65	7 246	8 86	9 48	9 75	....
2 181	3 257	4 274	5 222	6 128	6 353	7 163	7 305	8 291	8 320	....
2 157	3 224	4 229	5 167	6 55	6 272	7 70	7 201	8 171	8 199	....
2 143	3 188	4 182	5 109	5 345	6 190	6 341	7 103	8 52	8 84	....
2 117	3 160	4 181	5 49	5 276	6 197	6 253	7 6	7 363	7 335	....
2 99	3 119	4 67	4 351	5 198	6 23	6 158	6 274	7 193	7 227	....
2 79	3 85	4 32	4 287	5 127	5 303	6 70	6 177	7 85	7 123	....
2 47	3 40	3 341	4 222	5 48	5 212	5 341	6 75	6 339	7 26	....
2 15	2 359	3 297	4 149	4 335	5 122	5 248	5 340	6 236	6 306	....
1 355	2 313	3 220	4 78	4 250	5 34	5 151	5 243	6 159	6 238	....
1 321	2 267	3 158	4 7	4 173	4 311	5 62	5 150	6 41	6 0	8115
-1 288	-2 222	-3 102	3 301	4 98	4 227	4 336	5 61	5 312	5 0	304

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the Policy will be Extended on a 20-Premiums Life (Endowment at 65) Policy without further Payment of Premiums provided Premiums have been fully paid in Cash for

Age.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		Pure En- dowment.
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	
20	4	247	7	232	10	249	13	322	17	38	20	56	22	344	25	173	34	3	33	239	100
21	4	262	7	241	10	285	13	346	17	39	20	27	22	279	25	72	39	124	37	328	100
22	4	268	7	275	10	318	14	0	17	31	19	352	22	204	34	326	32	256	37	53	100
23	4	324	7	310	10	344	14	10	17	16	19	304	22	120	34	207	32	7	36	145	100
24	4	353	7	339	11	1	14	14	16	357	19	345	22	27	34	82	31	122	35	235	100
25	5	17	8	0	11	18	14	10	16	323	19	178	21	291	23	314	30	248	34	338	100
26	5	25	8	5	11	8	13	543	16	262	19	84	21	166	23	158	29	350	34	65	100
27	5	49	8	24	11	13	13	324	16	211	19	1	21	51	23	13	29	106	33	157	100
28	5	53	8	39	11	11	13	296	16	153	18	275	20	294	22	210	29	216	32	343	100
29	5	73	8	49	11	2	13	261	16	87	18	176	20	165	22	53	27	357	31	337	100
30	5	90	8	55	10	353	13	219	16	13	18	72	20	30	21	256	27	81	31	66	100
31	5	86	8	37	10	313	13	152	15	280	17	310	19	240	21	76	26	190	30	159	100
32	5	97	8	83	10	285	13	95	15	177	17	177	19	81	20	257	25	298	29	252	100
33	5	87	8	6	10	234	13	32	15	84	17	56	18	296	20	83	25	42	28	328	100
34	5	92	7	357	10	194	12	327	14	350	16	292	18	129	19	258	24	151	28	59	100
35	5	93	7	338	10	147	12	282	14	245	16	160	17	336	19	77	23	260	27	156	100
36	5	74	7	296	10	80	12	165	14	122	16	11	17	161	18	247	23	4	26	252	100
37	5	60	7	251	10	8	12	54	13	359	15	221	16	360	18	51	22	117	25	346	100
38	5	41	7	217	9	311	11	329	13	241	15	55	16	182	17	218	21	218	25	66	100
39	5	12	7	163	9	229	11	220	13	106	14	271	16	2	17	20	20	331	24	168	100
40	4	344	7	120	9	159	11	108	12	334	14	109	15	134	16	186	20	71	23	268	100
41	4	309	7	59	9	70	10	359	12	103	13	311	15	2	15	352	19	179	23	2	100
42	4	271	6	359	8	344	10	241	12	51	13	145	14	172	15	142	18	237	22	96	100
43	4	281	6	292	8	230	10	169	11	260	12	334	13	363	14	308	18	33	21	204	100
44	4	188	6	222	8	154	9	353	11	115	12	168	13	159	14	99	17	149	20	296	100
45	4	143	6	150	8	56	9	229	10	334	12	17	12	332	13	257	16	266	20	41	100
46	4	97	6	77	7	322	9	105	10	186	11	200	12	149	13	52	16	20	19	144	100
47	4	86	5	355	7	209	8	334	10	29	11	25	11	323	12	214	15	333	19	261	100
48	3	353	5	279	7	107	8	287	9	246	10	315	11	134	12	13	14	258	17	360	100
49	3	303	5	190	6	359	8	70	9	89	10	42	10	313	11	179	14	17	17	366	100
50	3	252	5	113	6	254	7	309	8	299	9	236	10	128	10	349	13	162	16	139	100
51	3	201	5	85	6	149	7	182	8	154	9	68	9	312	10	168	12	235	15	233	100
52	3	138	4	310	6	86	7	48	8	8	8	367	9	134	9	335	12	53	14	276	100
53	3	85	4	230	5	297	6	293	7	219	8	105	8	325	9	145	11	195	13	343	100
54	3	23	4	140	5	134	6	153	7	74	7	311	8	130	8	325	10	339	12	403	100
55	2	335	4	61	5	75	6	31	6	236	7	157	7	343	8	148	10	190	11	432	100
56	2	272	3	340	4	326	5	265	6	161	7	0	7	172	7	333	9	233	10	513	100
57	2	210	3	247	4	214	5	133	6	11	6	208	7	6	7	163	9	73	9	563	100
58	2	143	3	157	4	103	5	16	5	235	6	56	6	213	6	366	8	231	8	613	100
59	2	78	3	73	4	5	4	256	5	63	5	271	6	56	6	191	8	22	7	633	100
60	2	17	2	356	3	271	4	137	4	334	5	123	5	267	6	25	7	194	6	707	100

TABLE OF EXTENDED INSURANCE.

**showing the Length of Time the Insurance for the Face of the Policy will
be Extended without further Payment of Premiums on a 20-Year En-
dowment Policy with amount returned at the end of Period if the In-
sured is living, provided Premiums have been Fully
Paid in Cash for**

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the Policy will extended on an Ordinary Life 20-Year Distribution Policy without further Payment of Premiums, provided Premiums have been Fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
15 to 25	2	180	3	189	4	91	5	82	6	30	7	34	8	0	8	285	12	129	14	8
26	2	198	3	175	4	135	5	135	6	85	7	82	8	49	8	330	12	121	14	2
27	2	225	3	210	4	180	5	174	6	120	7	124	8	91	9	0	12	105	13	30
28	2	254	3	240	4	210	5	222	6	173	7	163	8	129	9	30	12	75	13	20
29	2	279	3	265	4	249	5	250	6	210	7	201	8	150	9	53	12	45	13	12
30	2	300	3	300	4	288	5	291	6	243	7	231	8	180	9	64	12	0	13	3
31	2	315	3	330	4	315	5	318	6	270	7	255	8	192	9	70	11	315	12	28
32	2	349	4	0	4	342	5	380	6	290	7	268	8	198	9	67	11	246	12	18
33	3	7	4	23	5	0	6	6	6	309	7	279	8	198	9	60	11	180	12	3
34	3	25	4	45	5	22	6	21	6	318	7	279	8	190	9	87	11	112	11	33
35	3	40	4	60	5	37	6	38	6	321	7	274	8	175	9	15	11	82	11	25
36	3	60	4	75	5	49	6	37	6	315	7	264	8	155	8	346	10	310	11	3
37	3	67	4	85	5	55	6	37	6	312	7	247	8	126	8	300	10	225	10	30
38	3	75	4	90	5	55	6	33	6	297	7	225	8	94	8	262	10	135	10	21
39	3	82	4	96	5	54	6	22	6	279	7	195	8	54	8	213	10	89	10	3
40	3	87	4	93	5	48	6	8	6	255	7	159	8	10	8	160	9	300	9	35
41	3	87	4	90	5	36	5	345	6	225	7	120	7	316	8	99	9	201	9	21
42	3	85	4	82	5	19	5	315	6	192	7	75	7	264	8	36	9	99	9	7
43	3	75	4	70	5	0	5	292	6	150	7	27	7	228	7	330	8	315	8	35
44	3	73	4	55	4	330	5	259	6	111	6	330	7	142	7	256	8	250	8	18
45	3	60	4	37	4	310	5	220	6	64	6	250	7	76	7	180	8	144	8	4
46	3	48	4	16	4	280	5	183	6	15	6	217	7	10	7	108	8	30	7	35
47	3	33	3	345	4	247	5	188	5	322	6	180	6	278	7	30	7	291	7	18
48	3	15	3	325	4	210	5	98	5	267	6	90	6	225	6	312	7	184	7	4
49	2	361	3	295	4	171	5	45	5	210	6	24	6	150	6	229	7	78	6	30
50	2	330	3	262	4	129	4	354	5	150	5	330	6	75	6	150	6	330	6	18
51	2	308	3	229	4	87	4	300	5	90	5	246	6	0	6	64	6	310	6	34
52	2	283	3	200	4	42	4	246	5	27	5	172	5	282	5	342	6	123	5	30
53	2	255	3	157	3	360	4	191	4	325	5	111	5	204	5	250	6	22	5	25
54	2	228	3	117	3	310	4	135	4	261	5	30	5	126	5	177	5	279	5	4
55	2	199	3	79	3	261	4	69	4	195	4	222	5	48	5	94	5	82	5	2

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended on a 15-Year Indemnity and Investment Bond Policy without further Payment of Premiums, provided Premiums have been Fully Paid in Cash for

2 Yrs.		3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		13 Yrs.		14 Yrs.	
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
3	333	6	135	9	65	12	51	15	174	18	336	22	195	25	231	28	180	35	234	37	261
4	10	6	169	9	90	12	81	15	201	18	330	22	150	25	150	28	44	34	342	37	0
4	33	6	195	9	135	12	120	15	227	18	315	22	105	25	54	27	268	34	107	36	93
4	54	6	234	9	150	12	150	15	242	18	300	22	48	24	279	27	129	33	231	35	198
4	75	6	257	9	180	12	180	15	242	18	270	21	330	24	180	26	339	32	350	34	300
4	99	6	280	9	219	12	187	15	238	18	237	21	258	24	84	26	180	32	156	34	21
4	112	6	306	9	230	12	192	15	217	18	180	21	171	23	300	26	20	31	219	33	123
4	132	6	330	9	254	12	192	15	187	18	123	21	72	23	162	25	207	30	333	32	226
4	150	6	345	9	257	12	182	15	150	18	54	20	321	23	30	25	30	30	72	31	297
4	160	7	0	9	263	12	169	15	105	17	342	20	183	22	240	24	207	29	174	31	30
4	170	7	7	9	282	12	146	15	58	17	246	20	78	22	84	24	25	28	294	30	120
4	189	7	10	9	252	12	111	14	354	17	150	19	300	21	282	23	189	28	39	29	207
4	184	7	10	9	234	12	60	14	285	17	45	19	168	21	111	23	0	27	131	28	297
4	187	7	4	9	210	12	0	14	205	16	294	19	21	20	299	22	159	26	246	28	23
4	188	6	357	9	182	11	332	14	115	16	174	18	255	20	120	21	312	25	342	27	108
4	197	6	332	9	150	11	268	14	25	16	51	18	75	19	300	21	111	25	88	26	108
4	180	6	319	9	102	11	192	13	279	15	278	17	285	19	104	20	261	24	189	25	265
4	169	6	288	9	55	11	121	13	180	15	147	17	126	18	282	20	54	23	288	25	12
4	158	6	265	9	0	11	39	13	64	15	0	16	296	18	90	19	198	23	27	24	102
4	139	6	228	8	286	10	316	12	310	14	219	16	120	17	270	18	348	22	132	23	192
4	121	6	199	8	239	10	225	12	190	14	72	15	315	17	65	18	135	21	237	22	285
4	99	6	144	8	165	10	124	12	64	13	257	15	135	16	228	17	279	20	336	22	14
4	72	6	99	8	94	10	22	11	297	13	129	14	321	16	30	17	42	20	81	21	108
4	40	6	46	8	18	9	279	11	154	12	330	14	141	15	192	16	194	19	189	20	207
4	12	5	354	7	296	9	175	11	30	12	177	13	320	14	359	15	357	18	274	19	297
3	338	5	290	7	212	9	61	10	267	12	15	13	141	14	158	15	142	18	45	19	42
3	301	5	234	7	120	8	312	10	118	11	222	12	318	13	315	14	290	17	159	18	147
3	262	5	169	7	34	8	198	9	342	11	57	12	136	13	126	14	76	16	264	17	249
3	219	5	102	6	306	8	75	9	204	10	260	11	318	12	285	13	228	16	54	16	354
3	180	5	34	6	222	7	325	9	60	10	97	11	138	12	90	13	19	15	135	16	90
3	135	4	327	6	117	7	206	8	284	9	284	10	323	11	267	12	168	14	270	15	236
3	90	4	255	6	22	7	90	8	135	9	125	10	135	11	60	11	330	14	30	14	330
3	45	4	186	5	288	6	334	8	7	8	346	9	345	10	240	11	139	13	163	14	198
2	362	4	115	5	197	6	220	7	227	8	195	9	160	10	54	10	294	12	294	13	238
2	310	4	45	5	100	6	90	7	197	8	42	8	353	9	236	10	99	12	72	12	360
3	333	3	333	5	9	5	354	6	326	7	255	8	189	9	54	9	271	11	216	12	135

TABLE OF GUARANTEED CASH VALUES

Which the Company will pay on 20-Year Endowment Policies of
\$1,000 Each.

Age at Issue.	AT END OF													
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	15 Years.	17 Years.	19 Years.	
21	862	899	9144	8199	8263	8307	8353	8400	8449	8501	8668	8792	8927	
22	62	99	145	199	263	307	353	400	449	501	668	792	927	
23	68	100	145	200	264	307	353	400	449	501	668	792	927	
24	68	100	145	200	264	307	353	400	449	501	668	792	927	
25	68	100	145	200	263	307	353	400	449	500	667	791	927	
26	68	100	145	199	263	307	352	400	449	500	667	791	927	
27	68	99	145	199	263	306	352	399	448	499	667	791	927	
28	68	99	144	199	262	306	351	399	448	499	666	790	927	
29	62	99	144	199	262	306	351	398	447	498	666	790	926	
30	62	99	144	198	262	305	351	398	447	498	665	790	926	
31	62	99	144	198	262	305	350	397	446	498	665	790	926	
32	62	99	144	198	261	305	350	397	446	498	665	789	926	
33	62	99	144	198	261	304	350	397	446	497	664	789	926	
34	62	99	144	198	261	304	350	397	446	497	664	788	926	
35	62	99	143	198	261	304	350	397	446	497	663	788	926	
36	62	98	143	198	261	304	350	397	446	496	663	787	926	
37	62	98	143	198	261	305	350	397	445	496	662	787	926	
38	62	99	144	198	261	305	350	396	445	496	662	786	924	
39	62	99	144	198	262	305	350	396	445	495	661	786	924	
40	68	99	145	199	262	305	350	396	444	495	661	785	924	
41	68	100	145	199	262	305	349	396	444	495	660	784	923	
42	68	100	145	199	262	305	349	395	444	494	659	784	923	
43	68	100	145	199	261	304	349	395	443	493	658	783	923	
44	68	100	144	198	261	304	348	395	443	493	657	782	923	
45	68	100	144	198	261	304	348	394	442	492	656	781	921	
46	68	99	144	198	261	304	348	394	442	492	655	780	921	
47	68	99	144	198	261	304	348	394	441	491	654	778	920	
48	68	100	145	199	262	304	348	394	441	491	653	777	919	
49	68	100	145	199	262	304	348	394	441	490	652	775	919	
50	64	101	146	200	262	305	348	394	440	489	650	774	918	

NOTE.—The Cash Loans on the above are 90 per cent of the cash values at the end of the years for which complete annual premiums have been paid.

CASH VALUES.

Guaranteed on Ordinary Life Policies of \$1,000 each.

TABLE OF EXTENDED INSURANCE.

During the Length of time the Insurance for the Face of the Policy will be Extended on a 30-Year Endowment Policy without further Payment of Premiums with Amount returned at End of Period if the Insured is Living, provided Premiums have been fully Paid in Cash for

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the Policy will be Extended on an Ordinary Life Policy without further Payment of Premiums, provided Premiums have been fully Paid in Cash for

Age at Issue of Original Policy.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
20	2	32	2	308	3	230	4	158	5	97	6	43	6	361	7	324	12	168	15	219
21	2	57	2	341	3	271	4	208	5	154	6	107	7	70	8	39	12	235	15	281
22	2	88	3	9	3	311	4	256	5	210	6	173	7	142	8	120	12	288	15	292
23	2	109	3	44	3	352	4	306	5	267	6	238	7	215	8	201	12	329	15	310
24	2	135	3	78	4	29	4	355	5	326	6	303	7	289	8	281	12	356	15	319
25	2	161	3	112	4	72	5	41	6	18	7	5	7	364	8	360	13	9	15	317
26	2	186	3	146	4	115	5	92	6	79	7	73	8	74	9	67	13	58	15	244
27	2	213	3	181	4	158	5	144	6	139	7	142	8	144	9	131	13	95	15	154
28	2	238	3	216	4	202	5	197	6	201	7	209	8	208	9	186	13	121	15	77
29	2	266	3	251	4	246	5	250	6	261	7	271	8	264	9	227	13	137	14	351
30	2	298	3	287	4	291	5	304	6	322	7	327	8	308	9	258	13	142	14	252
31	2	319	3	323	4	337	5	358	7	11	8	9	8	342	9	314	13	88	14	150
32	2	347	3	362	5	20	6	47	7	60	8	46	9	33	9	358	13	27	14	43
33	3	12	4	36	5	68	6	94	7	99	8	102	9	78	10	27	12	324	13	297
34	3	42	4	77	5	113	6	135	7	154	8	148	9	113	10	51	12	249	13	184
35	3	74	4	117	5	153	6	189	7	200	8	183	9	138	10	65	12	167	13	66
36	3	106	4	154	5	205	6	233	7	235	8	209	9	154	10	91	12	88	12	289
37	3	137	4	201	5	248	6	269	7	262	8	226	9	124	9	354	11	357	12	146
38	3	178	4	242	5	282	6	295	7	279	8	199	9	86	9	306	11	262	12	1
39	3	214	4	274	5	307	6	313	7	257	8	166	9	41	9	251	11	162	11	222
40	3	242	4	298	5	325	6	294	7	227	8	125	8	356	9	190	11	58	11	75
41	3	262	4	312	5	308	6	267	7	190	8	77	8	298	9	123	10	299	10	294
42	3	275	4	300	5	286	6	234	7	145	8	16	8	234	9	51	10	171	10	148
43	3	284	4	280	5	256	6	193	7	95	7	329	8	166	8	337	10	42	10	1
44	3	249	4	254	5	220	6	148	7	41	7	265	8	93	8	256	9	277	9	224
45	3	230	4	225	5	181	6	99	6	347	7	197	8	16	8	171	9	147	9	80
46	3	206	4	192	5	137	6	46	6	285	7	127	7	301	8	70	9	16	8	235
47	3	180	4	156	5	92	5	357	6	222	7	52	7	208	7	333	8	258	8	151
48	3	154	4	119	5	46	5	301	6	157	6	334	7	114	7	232	8	126	8	5
49	3	125	4	82	4	368	5	244	6	81	6	248	7	20	7	130	8	0	7	234
50	3	95	4	42	4	315	5	177	6	3	6	162	6	291	7	28	7	244	7	98
51	3	65	4	1	4	257	5	109	5	290	6	75	6	196	6	292	7	116	6	330
52	3	34	3	320	4	199	5	40	5	213	5	354	6	103	6	192	6	356	6	208
53	2	363	3	272	4	140	4	337	5	185	5	268	6	9	6	93	6	235	6	78
54	2	327	3	224	4	81	4	267	5	57	5	182	5	232	5	369	6	116	5	320
55	2	290	3	175	4	22	4	199	4	344	5	97	5	192	5	265	6	0	5	207
56	2	252	3	126	3	328	4	129	4	248	5	13	5	103	5	167	5	256	5	94
57	2	215	3	77	3	288	4	62	4	192	4	237	5	10	5	70	5	149	4	348
58	2	176	3	28	3	209	3	359	4	117	4	213	4	237	4	340	5	41	4	248
59	2	138	2	343	3	150	3	290	4	89	4	130	4	196	4	251	4	305	4	150
60	2	99	2	295	3	91	3	223	3	328	4	48	4	113	4	164	4	209	4	51
61	2	69	2	245	3	31	3	156	3	256	3	334	4	30	4	75	4	114	3	334
62	2	21	2	196	2	338	3	90	3	185	3	259	3	316	3	355	4	20	3	259
63	1	347	2	147	2	282	3	26	3	116	3	186	3	239	3	276	3	299	3	185
64	1	308	2	100	2	228	2	330	3	49	3	115	3	165	3	200	3	224	3	110
65	1	272	2	54	2	174	2	278	2	349	3	46	3	93	3	126	3	142	3	31

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the Policy will be Extended on a Twenty Premiums Life Policy without further payment of Premiums, provided Premiums have been fully paid in Cash for

Original Policy.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
0	4	324	6	273	8	263	10	236	13	12	15	139	17	273	19	361	28	274	33	353
1	4	341	6	294	8	287	10	322	13	39	15	160	17	265	19	318	28	80	33	32
2	4	358	6	315	8	310	10	347	13	64	15	170	17	246	19	266	27	246	32	174
3	5	10	6	332	8	331	11	3	13	84	15	172	17	214	19	200	27	42	31	264
4	5	25	6	351	8	349	11	25	13	106	15	162	17	174	19	128	26	198	30	351
5	5	39	7	2	9	11	44	13	107	15	139	17	119	19	41	25	350	30	73	
6	5	52	7	17	9	20	11	60	13	106	15	108	17	57	18	318	25	134	29	161
7	5	64	7	32	9	36	11	71	13	94	15	66	16	349	18	210	24	279	28	248
8	5	76	7	44	9	49	11	74	13	70	15	14	16	288	18	100	24	56	27	384
9	5	86	7	57	9	61	11	69	13	37	14	317	16	176	17	345	23	196	27	59
0	5	95	7	68	9	69	11	56	12	359	14	246	16	77	17	221	22	333	26	149
1	5	104	7	79	9	70	11	32	12	909	14	166	15	335	17	39	22	105	25	239
2	5	114	7	87	9	63	10	364	12	248	14	79	15	221	16	317	21	243	24	328
3	5	122	7	92	9	48	10	323	12	179	13	349	15	101	16	175	21	10	24	57
4	5	130	7	92	9	24	10	272	12	102	13	245	14	337	16	27	20	146	23	153
5	5	137	7	84	8	353	10	213	12	18	13	133	14	309	15	240	19	280	22	248
6	5	140	7	68	8	316	10	147	11	291	13	22	14	73	15	84	19	50	21	344
7	5	138	7	44	8	266	10	73	11	193	12	267	13	29	14	291	18	185	21	76
8	5	128	7	11	8	209	9	357	11	89	12	144	13	156	14	129	17	319	20	184
9	5	109	6	325	8	145	9	269	10	346	12	16	13	9	13	329	17	92	19	286
0	5	85	6	237	8	75	9	177	10	234	11	249	12	224	13	164	16	229	19	27
1	5	61	6	233	7	363	9	79	10	117	11	114	12	73	12	361	16	1	18	139
2	5	11	6	171	7	279	8	343	9	362	10	341	11	283	12	191	15	142	17	250
3	4	331	6	104	7	193	8	237	9	239	10	201	11	126	12	79	14	282	16	363
4	4	279	6	33	7	103	8	128	9	113	10	58	10	334	11	214	14	60	16	120
5	4	225	5	324	7	10	8	18	8	351	9	280	10	176	11	42	13	206	15	242
6	4	169	5	249	6	281	7	272	8	223	9	137	10	19	10	298	12	353	15	0
7	4	112	5	172	6	188	7	162	8	97	8	361	9	229	10	70	12	142	14	135
8	4	55	5	97	6	95	7	52	7	335	8	229	9	75	9	269	11	297	13	269
9	3	362	5	21	6	2	6	303	7	211	8	81	8	288	9	106	11	93	13	58
0	3	305	4	311	5	275	6	199	7	88	7	309	8	138	8	309	10	258	12	191
1	3	248	4	237	5	184	6	92	6	331	7	174	7	356	8	153	10	62	11	333
2	3	191	4	164	5	94	5	352	6	211	7	42	7	207	7	364	9	237	11	132
3	3	136	4	91	5	5	5	243	6	94	6	277	7	73	7	215	9	51	10	290
4	3	82	4	20	4	283	5	147	5	343	6	151	6	301	7	69	8	237	10	91
5	3	28	3	314	4	197	5	47	5	232	6	28	6	169	6	289	8	61	9	263
6	2	340	3	245	4	114	4	315	5	124	5	274	6	41	6	157	7	257	9	74
7	2	288	3	177	4	32	4	221	5	18	5	159	5	282	6	24	7	93	8	258
8	2	236	3	111	3	317	4	129	4	232	5	56	5	163	5	254	6	298	8	80
9	2	186	3	46	3	240	4	41	4	183	4	306	5	47	5	140	6	148	7	274
0	2	136	2	343	3	164	3	319	4	88	4	203	4	301	5	21	5	360	7	108
1	2	86	2	287	3	92	3	238	3	362	4	104	4	196	4	275	5	221	6	310
2	2	41	2	229	3	23	3	160	3	275	4	10	4	94	4	163	5	90	6	150
3	1	361	2	173	2	322	3	84	3	193	3	235	3	361	4	65	4	329	5	360
4	1	319	2	120	2	259	3	12	3	114	3	199	3	271	3	332	4	207	5	211
5	1	279	2	69	2	199	2	311	3	38	3	118	3	186	3	242	4	89	5	69

TABLE OF EXTENDED INSURANCE

Showing the Length of Time the Insurance for the Face of the Policy will
Extended without further Payment of Premiums on a 20-Year Endowment
Policy with amount returned at end of Period if the Insured is
living, provided Premiums have been Fully Paid in Cash for

TABLE OF EXTENDED INSURANCE.

wing the Length of time the Insurance for the Face of the Policy will be Extended without further
ment of Premiums on an Ordinary Life Policy, provided Premiums have been fully paid in cash for

3 Yrs.		4 Yrs.		5 Yrs.		6 Years.		7 Years.		8 Years.		9 Years.		10 Years.		15 Years.		20 Years.	
Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
2	0	3	0	4	0	4	11	5	10	6	9	7	9	8	8	13	4	16	9
2	1	3	1	4	1	5	0	6	0	6	11	7	10	8	10	13	5	16	10
2	2	3	2	4	2	5	1	6	1	7	1	8	11	9	11	14	6	17	11
2	3	3	3	4	3	5	2	6	2	7	2	8	12	10	12	15	7	18	12
2	4	3	4	4	4	5	3	6	3	7	3	8	13	11	13	16	8	19	13
2	5	3	5	4	5	5	4	6	4	7	4	8	14	12	14	17	9	20	14
2	6	3	6	4	6	5	5	6	5	7	5	8	15	13	15	18	10	21	15
2	7	3	7	4	7	5	6	6	6	7	6	8	16	14	16	19	11	22	16
2	8	3	8	4	8	5	7	6	7	7	7	8	17	15	17	20	12	23	17
2	9	3	9	4	9	5	8	6	8	7	8	8	18	16	18	21	13	24	18
2	10	3	10	4	10	5	9	6	9	7	9	9	19	17	19	22	14	25	19
3	0	4	0	5	0	6	0	7	0	8	0	9	0	10	0	14	0	17	0
3	1	4	1	5	1	6	1	7	1	8	1	9	1	10	1	15	1	18	1
3	2	4	2	5	2	6	2	7	2	8	2	9	2	10	2	16	2	19	2
3	3	4	3	5	3	6	3	7	3	8	3	9	3	10	3	17	3	20	3
3	4	4	4	5	4	6	4	7	4	8	4	9	4	10	4	18	4	21	4
3	5	4	5	5	5	6	5	7	5	8	5	9	5	10	5	19	5	22	5
3	6	4	6	5	6	6	6	7	6	8	6	9	6	10	6	20	6	23	6
3	7	4	7	5	7	6	7	7	7	8	7	9	7	10	7	21	7	24	7
3	8	4	8	5	8	6	8	7	8	8	8	9	8	10	8	22	8	25	8
3	9	4	9	5	9	6	9	7	9	8	9	9	9	10	9	23	9	26	9
3	10	4	10	5	10	6	10	7	10	8	10	9	10	10	10	24	10	27	10
4	0	5	0	6	0	7	0	8	0	9	0	10	0	11	0	25	0	28	0
4	1	5	1	6	1	7	1	8	1	9	1	10	1	11	1	26	1	29	1
4	2	5	2	6	2	7	2	8	2	9	2	10	2	11	2	27	2	30	2
4	3	5	3	6	3	7	3	8	3	9	3	10	3	11	3	28	3	31	3
4	4	5	4	6	4	7	4	8	4	9	4	10	4	11	4	29	4	32	4
4	5	5	5	6	5	7	5	8	5	9	5	10	5	11	5	30	5	33	5
4	6	5	6	6	6	7	6	8	6	9	6	10	6	11	6	31	6	34	6
4	7	5	7	6	7	7	7	8	7	9	7	10	7	11	7	32	7	35	7
4	8	5	8	6	8	7	8	8	8	9	8	10	8	11	8	33	8	36	8
4	9	5	9	6	9	7	9	8	9	9	9	10	9	11	9	34	9	37	9
4	10	5	10	6	10	7	10	8	10	9	10	10	10	11	10	35	10	38	10
5	0	6	0	7	0	8	0	9	0	10	0	11	0	12	0	36	0	39	0
5	1	6	1	7	1	8	1	9	1	10	1	11	1	12	1	37	1	40	1
5	2	6	2	7	2	8	2	9	2	10	2	11	2	12	2	38	2	41	2
5	3	6	3	7	3	8	3	9	3	10	3	11	3	12	3	39	3	42	3
5	4	6	4	7	4	8	4	9	4	10	4	11	4	12	4	40	4	43	4
5	5	6	5	7	5	8	5	9	5	10	5	11	5	12	5	41	5	44	5
5	6	6	6	7	6	8	6	9	6	10	6	11	6	12	6	42	6	45	6
5	7	6	7	7	7	8	7	9	7	10	7	11	7	12	7	43	7	46	7
5	8	6	8	7	8	8	8	9	8	10	8	11	8	12	8	44	8	47	8
5	9	6	9	7	9	8	9	9	9	10	9	11	9	12	9	45	9	48	9
5	10	6	10	7	10	8	10	9	10	10	10	11	10	12	10	46	10	49	10
6	0	7	0	8	0	9	0	10	0	11	0	12	0	13	0	47	0	50	0
6	1	7	1	8	1	9	1	10	1	11	1	12	1	13	1	48	1	51	1
6	2	7	2	8	2	9	2	10	2	11	2	12	2	13	2	49	2	52	2
6	3	7	3	8	3	9	3	10	3	11	3	12	3	13	3	50	3	53	3
6	4	7	4	8	4	9	4	10	4	11	4	12	4	13	4	51	4	54	4
6	5	7	5	8	5	9	5	10	5	11	5	12	5	13	5	52	5	55	5
6	6	7	6	8	6	9	6	10	6	11	6	12	6	13	6	53	6	56	6
6	7	7	7	8	7	9	7	10	7	11	7	12	7	13	7	54	7	57	7
6	8	7	8	8	8	9	8	10	8	11	8	12	8	13	8	55	8	58	8
6	9	7	9	8	9	9	9	10	9	11	9	12	9	13	9	56	9	59	9
6	10	7	10	8	10	9	10	10	10	11	10	12	10	13	10	57	10	60	10
7	0	8	0	9	0	10	0	11	0	12	0	13	0	14	0	58	0	61	0
7	1	8	1	9	1	10	1	11	1	12	1	13	1	14	1	59	1	62	1
7	2	8	2	9	2	10	2	11	2	12	2	13	2	14	2	60	2	63	2
7	3	8	3	9	3	10	3	11	3	12	3	13	3	14	3	61	3	64	3
7	4	8	4	9	4	10	4	11	4	12	4	13	4	14	4	62	4	65	4
7	5	8	5	9	5	10	5	11	5	12	5	13	5	14	5	63	5	66	5
7	6	8	6	9	6	10	6	11	6	12	6	13	6	14	6	64	6	67	6
7	7	8	7	9	7	10	7	11	7	12	7	13	7	14	7	65	7	68	7
7	8	8	8	9	8	10	8	11	8	12	8	13	8	14	8	66	8	69	8
7	9	8	9	9	9	10	9	11	9	12	9	13	9	14	9	67	9	70	9
7	10	8	10	9	10	10	10	11	10	12	10	13	10	14	10	68	10	71	10
8	0	9	0	10	0	11	0	12	0	13	0	14	0	15	0	69	0	72	0
8	1	9	1	10	1	11	1	12	1	13	1	14	1	15	1	70	1	73	1
8	2	9	2	10	2	11	2	12	2	13	2	14	2	15	2	71	2	74	2
8	3	9	3	10	3	11	3	12	3	13	3	14	3	15	3	72	3	75	3
8	4	9	4	10	4	11	4	12	4	13	4	14	4	15	4	73	4	76	4
8	5	9	5	10	5	11	5	12	5	13	5	14	5	15	5	74	5	77	5
8	6	9	6	10	6	11	6	12	6	13	6	14	6	15	6	75	6	78	6
8	7	9	7	10	7	11													

TABLE OF EXTENDED INSURANCE.

ng the length of time the Insurance for the face of the Policy
be Extended without further Payment of Premiums on a
20-Premiums Life Policy, provided Premiums have
been fully Paid in Cash for

Years.	4 Years		5 Years		6 Years		7 Years		8 Years		9 Years		10 Years		15 Years		19 Years	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
8	7	2	9	8	12	1	14	6	16	11	19	5	21	9	23	5	23	11
8	7	3	9	9	12	2	14	7	17	0	19	4	21	6	23	9	23	11
9	7	4	9	10	12	4	14	8	17	0	19	3	21	4	23	2	22	3
9	7	5	9	11	12	5	14	9	17	0	19	2	21	2	27	7	31	6
10	7	6	10	0	12	5	14	9	17	0	19	1	20	11	27	0	30	9
10	7	7	10	2	12	6	14	9	16	11	18	11	20	8	26	5	30	9
11	7	7	10	4	12	8	14	10	16	10	18	9	20	5	25	10	29	3
11	7	8	10	5	12	9	14	10	16	9	18	7	20	2	25	3	28	7
10	7	8	10	6	12	9	14	9	16	8	18	5	19	11	24	8	27	11
1	7	9	10	6	12	9	14	9	16	7	18	2	19	7	24	1	27	3
1	7	9	10	6	12	9	14	8	16	5	17	11	19	2	23	5	26	6
1	7	9	10	6	12	8	14	7	16	2	17	7	18	10	22	10	25	10
1	7	9	10	5	12	7	14	5	15	11	17	3	18	5	22	2	25	1
2	7	9	10	5	12	5	14	2	15	8	16	11	18	0	21	7	24	5
2	7	9	10	5	12	4	13	11	15	4	16	7	17	7	20	11	23	9
2	7	8	10	4	12	2	13	8	15	0	16	2	17	2	20	4	23	6
2	7	7	10	2	11	11	13	4	14	7	15	8	16	7	19	8	22	2
2	7	6	10	0	11	8	13	0	14	2	15	2	16	1	19	0	21	4
2	7	5	9	10	11	5	12	8	13	9	14	8	15	6	18	5	20	7
2	7	4	9	7	11	1	12	3	13	3	14	2	15	0	17	9	19	10
1	7	2	9	4	10	9	11	11	12	10	13	8	14	5	17	2	19	1
0	7	0	9	1	10	5	11	6	12	5	13	2	13	11	16	6	18	4
11	6	10	8	10	10	1	11	1	11	11	12	8	13	4	15	11	17	8
10	6	8	8	7	9	8	10	8	11	6	12	2	12	10	15	3	16	11
9	6	6	8	3	9	4	10	3	11	0	11	8	12	3	14	8	16	2
8	6	4	8	0	9	0	9	10	10	6	11	2	11	9	14	0	15	5
7	6	1	7	8	8	7	9	5	10	1	10	8	11	2	13	4	14	8
5	5	10	7	5	8	3	9	0	9	7	10	2	10	8	12	8	14	6
3	5	7	7	1	7	11	8	7	9	2	9	8	10	2	12	0	13	4
1	5	4	6	9	7	7	8	2	8	9	9	3	9	8	11	5	12	8
11	5	1	6	5	7	2	7	9	8	3	8	9	9	2	10	10	12	6
9	4	10	6	1	6	9	7	4	7	10	8	4	8	9	10	3	11	5
7	4	7	5	9	6	4	6	11	7	5	7	10	8	3	9	8	10	10
5	4	5	5	5	6	0	6	7	7	1	7	6	7	10	9	1	10	3
8	4	3	5	2	5	10	6	3	6	7	6	11	7	3	8	7	9	8

RE.—The above extended periods apply to "Guaranteed Cash Value,"
Bond" and "Continuous Instalment Policies." Under the extension,
payments would cease at end of 20 years.

TABLE OF EXTENDED INSURANCE.

**Showing the Length of Time the Insurance for the Face of the Policy will be
Extended on a 20-Year Endowment Guaranteed Cash Value Policy
without further Payment of Premiums with Amount returned
at End of Period if the Insured is Living; Provided Premiums
have been fully Paid in Cash for**

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on an Ordinary Life Policy, provided Premiums have been fully Paid in Cash for

Age at Issue of Original Policy.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
21	2	1	3	2	4	3	5	4	6	3	7	2	8	1	10	0	15	0	17	0
22	2	1	3	3	4	4	5	5	6	4	7	7	8	9	10	2	15	0	17	6
23	2	2	3	4	4	5	6	6	6	9	8	10	9	10	4	4	15	0	17	7
24	2	2	3	5	4	7	7	8	6	14	8	11	9	10	6	6	14	11	17	1
25	2	3	3	6	4	8	5	10	7	1	8	3	9	6	10	8	14	10	16	1
26	2	3	3	6	4	9	5	11	7	12	8	5	9	7	10	9	14	9	16	3
27	2	4	3	7	4	10	6	11	7	13	8	6	9	8	10	10	14	7	16	4
28	2	4	3	8	4	11	6	12	7	14	8	7	9	9	10	11	14	5	16	5
29	2	5	3	9	5	12	6	13	7	15	8	8	9	10	11	14	8	15	8	6
30	2	6	3	10	5	1	6	4	7	8	8	10	9	11	10	11	14	1	15	4
31	2	6	3	10	5	2	6	5	7	9	8	11	10	0	10	11	13	11	15	6
32	2	7	3	11	5	3	6	6	7	10	9	0	10	0	10	10	13	8	14	8
33	2	7	4	0	5	4	6	7	7	11	9	0	9	11	10	9	13	5	14	4
34	2	8	4	1	5	5	6	8	7	11	9	0	9	10	10	8	13	2	14	4
35	2	9	4	2	5	6	6	9	7	11	8	11	9	9	10	6	12	11	13	8
36	2	9	4	2	5	7	6	10	7	11	8	10	9	7	10	4	12	8	13	4
37	2	10	4	3	5	7	6	10	7	10	8	9	9	6	10	2	12	5	13	4
38	2	10	4	4	5	7	6	9	7	9	8	7	9	5	10	0	12	2	12	4
39	2	11	4	4	5	7	6	8	7	8	8	6	9	4	9	10	11	10	12	3
40	3	0	4	4	5	7	6	7	7	7	8	4	9	2	9	8	11	6	11	11
41	3	0	4	4	5	6	6	5	7	6	8	2	9	1	9	5	11	2	11	7
42	2	11	4	3	5	5	6	4	7	3	8	0	8	11	9	2	10	10	11	7
43	2	11	4	2	5	4	6	3	7	1	7	9	8	10	8	11	10	6	10	9
44	2	10	4	1	5	2	6	2	6	11	7	7	8	8	8	8	10	2	10	4
45	2	10	4	0	5	1	6	0	6	9	7	5	8	6	8	5	9	9	9	11
46	2	9	3	11	5	0	5	10	6	7	7	2	8	3	8	2	9	5	9	6
47	2	9	3	10	4	10	5	8	6	6	7	0	7	11	7	11	9	1	9	3
48	2	8	3	9	4	9	5	6	6	5	6	9	7	7	7	8	8	9	8	9
49	2	7	3	8	4	7	5	4	6	0	6	7	7	3	7	6	8	5	8	5
50	2	6	3	7	4	6	5	2	5	10	6	4	6	11	7	2	8	1	8	1
51	2	6	3	5	4	4	5	0	5	8	6	1	6	8	6	11	7	9	7	9
52	2	5	3	4	4	2	4	10	5	5	5	11	6	4	6	8	7	5	7	5
53	2	4	3	3	4	0	4	8	5	3	5	9	6	1	6	5	7	1	7	1
54	2	3	3	1	3	10	4	6	5	1	5	3	5	10	6	2	6	10	6	8
55	2	2	3	0	3	9	4	4	4	10	5	3	5	7	5	11	6	7	6	4
56	2	1	2	10	3	3	4	2	4	8	5	0	5	4	5	8	6	3	6	0
57	2	0	2	9	3	3	4	0	4	5	5	10	5	3	5	5	6	0	5	8
58	1	11	2	8	3	3	3	10	4	4	4	7	4	11	4	10	5	5	5	4
59	1	10	2	6	3	1	3	8	4	1	4	5	4	9	4	8	5	5	5	0
60	1	9	2	5	3	0	3	6	3	10	4	2	4	5	4	8	5	2	4	8

TABLE OF EXTENDED INSURANCE.

showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on a 20-Premiums Life Policy, provided Premiums have been fully Paid in Cash for

Original Policy.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months
21	4	0	7	0	9	7	12	3	13	1	17	11	20	8	23	9	31	4	36	10
22	4	1	7	1	9	8	12	4	13	2	17	10	20	9	23	10	30	5	35	11
23	4	2	7	2	9	9	12	5	13	3	17	9	20	10	23	11	30	6	35	12
24	4	3	7	3	9	10	12	6	13	4	17	8	20	11	23	12	30	7	35	13
25	4	4	7	4	9	11	12	7	13	5	17	7	20	12	23	1	30	8	35	14
26	4	5	7	5	9	12	12	8	13	6	17	6	20	1	23	2	30	9	35	15
27	4	6	7	6	9	1	12	9	13	7	17	5	20	2	23	3	30	10	35	16
28	4	7	7	7	9	2	12	10	13	8	17	4	20	3	23	4	30	11	35	17
29	4	8	7	8	9	3	12	11	13	9	17	3	20	4	23	5	30	12	35	18
30	4	9	7	9	9	4	12	12	13	10	17	2	20	5	23	6	30	13	35	19
31	4	10	7	10	9	5	12	1	13	11	17	1	20	6	23	7	30	14	35	20
32	4	11	7	11	9	6	12	2	13	12	17	0	20	7	23	8	30	15	35	21
33	4	12	7	12	9	7	12	3	13	1	17	0	20	8	23	9	30	16	35	22
34	4	1	7	1	9	8	12	4	13	2	17	11	20	9	23	10	30	17	35	23
35	4	2	7	2	9	9	12	5	13	3	17	10	20	10	23	11	30	18	35	24
36	4	3	7	3	9	10	12	6	13	4	17	9	20	11	23	12	30	19	35	25
37	4	4	7	4	9	11	12	7	13	5	17	8	20	12	23	1	30	20	35	26
38	4	5	7	5	9	12	12	8	13	6	17	7	20	1	23	2	30	21	35	27
39	4	6	7	6	9	1	12	9	13	7	17	6	20	2	23	3	30	22	35	28
40	4	7	7	7	9	2	12	10	13	8	17	5	20	3	23	4	30	23	35	29
41	4	8	7	8	9	3	12	11	13	9	17	4	20	4	23	5	30	24	35	30
42	4	9	7	9	9	4	12	12	13	10	17	3	20	5	23	6	30	25	35	31
43	4	10	7	10	9	5	12	1	13	11	17	2	20	6	23	7	30	26	35	32
44	4	11	7	11	9	6	12	2	13	12	17	1	20	7	23	8	30	27	35	33
45	4	12	7	12	9	7	12	3	13	1	17	0	20	8	23	9	30	28	35	34
46	4	1	7	1	9	8	12	4	13	2	17	11	20	9	23	10	30	29	35	35
47	4	2	7	2	9	9	12	5	13	3	17	10	20	10	23	11	30	30	35	36
48	4	3	7	3	9	10	12	6	13	4	17	9	20	11	23	12	30	31	35	37
49	4	4	7	4	9	11	12	7	13	5	17	8	20	12	23	1	30	32	35	38
50	4	5	7	5	9	12	12	8	13	6	17	7	20	1	23	2	30	33	35	39
51	4	6	7	6	9	1	12	9	13	7	17	6	20	2	23	3	30	34	35	40
52	4	7	7	7	9	2	12	10	13	8	17	5	20	3	23	4	30	35	35	41
53	4	8	7	8	9	3	12	11	13	9	17	4	20	4	23	5	30	36	35	42
54	4	9	7	9	9	4	12	12	13	10	17	3	20	5	23	6	30	37	35	43
55	4	10	7	10	9	5	12	1	13	11	17	2	20	6	23	7	30	38	35	44
56	4	11	7	11	9	6	12	2	13	12	17	1	20	7	23	8	30	39	35	45
57	4	12	7	12	9	7	12	3	13	1	17	0	20	8	23	9	30	40	35	46
58	4	1	7	1	9	8	12	4	13	2	17	11	20	9	23	10	30	41	35	47
59	4	2	7	2	9	9	12	5	13	3	17	10	20	10	23	11	30	42	35	48
60	4	3	7	3	9	10	12	6	13	4	17	9	20	11	23	12	30	43	35	49

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance on an Ordinary Life—Guaranteed Option and 40 Per Cent Guaranteed Dividend Policy for the face value of the Policy will be extended without further Payment of Premium, provided Premiums have been Fully Paid for in Cash for

	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
1	1	69	1	856	2	302	3	265	4	308	5	345	7	117	8	72	12	171	15	318
2	1	95	2	35	2	356	3	304	4	349	6	32	7	173	8	130	12	263	15	314
3	1	127	2	90	3	25	3	343	5	30	6	32	7	223	8	138	12	340	15	294
4	1	160	2	107	3	60	4	18	5	76	6	132	7	276	8	236	12	39	15	260
5	1	182	2	136	3	95	4	60	5	120	6	179	7	326	8	235	13	87	15	210
6	1	203	2	163	3	139	4	100	5	164	6	224	8	7	9	8	13	119	15	154
7	1	224	2	191	3	164	4	139	5	205	6	266	8	99	9	93	13	136	15	83
8	1	246	2	220	3	198	4	177	5	246	6	345	8	171	9	170	13	137	15	2
9	1	267	2	247	3	230	4	212	5	315	7	55	8	244	9	240	13	124	14	276
10	1	288	2	275	3	261	4	273	6	17	7	124	8	311	9	298	13	98	14	178
11	1	310	2	301	3	313	4	333	6	81	7	188	9	6	9	346	13	60	14	72
12	1	339	2	343	4	...	5	26	6	142	7	247	9	55	10	16	13	10	13	324
13	1	363	3	31	4	50	5	81	6	197	7	296	9	92	10	38	12	313	13	205
14	2	32	3	64	4	100	5	133	6	247	7	335	9	119	10	49	12	242	13	82
15	2	64	3	104	4	146	5	179	6	286	7	363	9	135	10	46	12	163	12	319
16	2	96	3	143	4	187	5	217	6	316	8	16	9	134	10	32	12	75	12	187
17	2	127	3	180	4	223	5	249	6	337	8	22	9	125	10	7	11	346	12	52
18	2	157	3	212	4	254	5	271	6	347	8	18	9	106	9	336	11	245	11	279
19	2	182	3	240	4	277	5	285	6	347	8	4	9	75	9	289	11	139	11	139
20	2	206	3	262	4	263	5	289	6	335	7	343	9	35	9	235	11	28	10	362
21	2	226	3	280	4	301	5	284	6	318	7	309	8	352	9	173	10	278	10	221
22	2	249	3	289	4	301	5	270	6	290	7	267	8	295	9	103	10	159	10	78
23	2	253	3	283	4	291	5	248	6	254	7	216	8	230	9	27	10	38	9	301
24	2	258	3	287	4	274	5	217	6	218	7	158	8	160	8	310	9	279	9	160
25	2	256	3	275	4	250	5	179	6	157	7	94	8	84	8	222	9	154	9	19
26	2	249	3	257	4	218	5	134	6	100	7	24	8	2	8	130	9	27	8	247
27	2	236	3	232	4	180	5	54	6	87	6	313	7	281	8	36	8	264	8	111
28	2	218	3	202	4	157	5	28	5	331	6	234	7	192	7	302	8	137	7	342
29	2	196	3	166	4	90	4	332	5	261	6	152	7	100	7	202	8	10	7	215
30	2	169	3	127	4	38	4	268	5	186	6	67	7	7	7	100	7	250	7	38
31	2	140	3	85	3	347	4	201	5	109	5	345	6	276	6	303	7	126	6	329
32	2	107	3	39	3	290	4	132	5	29	5	257	6	180	6	260	7	4	6	212
33	2	72	2	357	3	230	4	62	4	314	5	168	6	84	6	157	6	252	6	96
34	2	35	2	307	3	168	3	355	4	233	5	78	5	352	6	55	6	138	5	345
35	1	351	2	255	3	106	3	280	4	152	4	354	5	256	5	318	6	26	5	237
36	1	321	2	203	3	43	3	209	4	70	4	265	5	161	5	218	5	264	5	127
37	1	280	2	150	2	344	3	137	3	354	4	177	5	67	5	120	5	181	5	16
38	1	239	2	97	2	281	3	64	3	273	4	90	4	339	5	23	5	82	4	278
39	1	197	2	44	2	216	2	357	3	194	4	4	4	250	4	296	4	348	4	177
40	1	155	1	356	2	154	2	285	3	115	3	286	4	168	4	207	4	257	4	75
41	1	113	1	303	2	92	2	215	3	39	3	204	4	78	4	121	4	166	3	341
42	1	72	1	251	2	31	2	147	2	330	3	126	3	362	4	38	4	75	3	251
43	1	81	1	200	1	336	2	80	2	258	3	52	3	287	3	325	3	349	3	157
44	0	355	1	149	1	277	2	15	2	190	2	347	3	215	3	253	3	267	3	58
45	0	315	1	100	1	221	1	318	2	124	2	279	3	146	3	182	3	186	2	324

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended on 20-Premiums Life Guaranteed Option and 40 per cent Guaranteed Dividend Policies without further Payment of Premiums, provided Premiums have been fully Paid in Cash for

Age at Issue	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
21	3	145	5	227	8	15	10	330	13	280	16	66	18	214	20	311	28	351	1	145
22	3	179	5	271	8	71	10	331	13	259	16	23	18	148	20	194	28	165	"	"
23	3	211	5	316	8	71	10	323	13	236	15	340	18	54	20	69	27	339	"	"
24	3	245	5	318	8	69	10	310	13	208	15	287	17	381	19	303	27	139	"	"
25	3	249	5	317	8	65	10	296	13	178	15	229	17	234	19	119	26	300	"	"
26	3	253	5	322	8	60	10	276	13	140	15	162	17	131	19	116	26	89	"	"
27	3	255	5	323	8	52	10	258	13	96	15	88	17	105	19	353	25	239	"	"
28	3	259	5	320	8	42	10	212	13	49	15	83	17	65	18	342	25	18	"	"
29	3	260	5	316	8	27	10	202	13	59	15	65	17	12	18	253	24	159	"	"
30	3	261	5	309	8	10	10	222	13	60	15	85	16	313	18	152	23	296	"	"
31	3	259	5	292	8	35	10	236	13	48	14	256	16	281	18	42	23	65	"	"
32	3	255	5	325	8	54	10	240	13	24	14	201	16	146	17	287	22	196	"	"
33	3	275	5	346	8	66	10	232	12	354	14	234	16	46	17	156	21	525	"	"
34	3	294	5	362	8	72	10	215	12	309	14	155	15	391	17	19	21	86	"	"
35	3	309	6	—	8	68	10	188	12	251	14	67	15	168	16	268	20	211	"	"
36	3	321	6	13	8	56	10	149	12	182	13	334	15	56	16	85	19	334	"	"
37	3	330	6	12	8	34	10	99	12	103	13	222	14	287	15	292	19	93	"	"
38	3	335	6	—	8	2	10	46	12	16	13	140	14	148	15	188	18	217	"	"
39	3	334	5	352	7	322	9	338	11	284	12	354	14	—	14	325	17	339	"	"
40	3	339	5	327	7	277	9	341	11	181	12	284	13	212	14	153	17	99	"	"
41	3	317	5	295	7	220	9	177	11	71	12	89	13	57	13	343	16	224	"	"
42	3	299	5	255	7	154	9	84	10	319	11	293	12	262	13	166	15	349	"	"
43	3	275	5	207	7	82	8	351	10	196	11	172	12	100	12	351	15	113	"	"
44	3	244	5	152	7	2	8	246	10	71	11	25	11	800	12	170	14	242	"	"
45	3	206	5	92	6	282	8	160	9	306	10	241	11	134	11	354	14	9	"	"
46	3	163	5	25	6	191	8	30	9	173	10	60	10	351	11	172	13	146	"	"
47	3	115	4	319	6	97	7	276	9	38	9	306	10	163	10	356	12	284	"	"
48	3	63	4	243	6	—	7	158	8	266	9	149	10	9	10	175	12	61	"	"
49	3	—	4	164	5	264	7	38	8	128	8	362	9	198	9	361	11	209	"	"
50	2	312	4	83	5	163	6	289	7	357	8	209	9	29	9	184	10	258	"	"
51	2	251	4	—	5	60	6	163	7	220	8	59	8	330	9	10	10	152	"	"
52	2	189	3	283	4	332	6	43	7	86	7	275	8	70	6	204	9	313	"	"
53	2	126	3	200	4	221	5	290	6	318	7	130	7	268	6	37	9	117	"	"
54	2	62	3	116	4	129	5	173	6	187	6	352	7	124	7	239	8	291	"	"
55	1	263	2	24	4	31	5	59	6	60	6	212	6	339	7	81	8	107	"	"
56	1	300	2	313	3	239	4	313	5	300	6	77	6	194	6	292	7	293	"	"
57	1	238	2	238	3	194	4	293	5	179	5	310	6	53	6	145	7	122	"	"
58	1	178	2	160	3	101	4	97	5	61	5	183	5	262	6	1	6	319	"	"
59	1	118	2	84	3	11	3	359	4	312	5	59	5	153	5	232	6	160	"	"
60	1	59	2	20	2	238	3	260	4	293	4	306	5	37	5	192	5	364	"	"

TABLE OF EXTENDED INSURANCE.

Following the Length of Time the Insurance for the Face of the Policy will be extended without further Payment of Premium on a 20-Premiums Life Policy.
Provided Premiums have been fully paid in cash for

1 Yr.		2 Yrs.		3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	9	9	10	10	15	15	19	19
2	2	4	4	6	6	8	8	10	10	12	12	14	14	16	16	18	18	20	20	30	30	38	38
3	3	6	6	9	9	12	12	15	15	18	18	21	21	24	24	27	27	30	30	45	45	57	57
4	4	8	8	12	12	16	16	20	20	24	24	28	28	32	32	36	36	40	40	60	60	76	76
5	5	10	10	15	15	20	20	25	25	30	30	35	35	40	40	45	45	50	50	75	75	95	95
6	6	12	12	18	18	24	24	30	30	36	36	42	42	48	48	54	54	60	60	90	90	114	114
7	7	14	14	21	21	28	28	35	35	42	42	49	49	56	56	63	63	70	70	105	105	133	133
8	8	16	16	24	24	32	32	40	40	48	48	56	56	64	64	72	72	80	80	120	120	152	152
9	9	18	18	27	27	36	36	45	45	54	54	63	63	72	72	81	81	90	90	135	135	171	171
10	10	20	20	30	30	40	40	50	50	60	60	70	70	80	80	90	90	100	100	150	150	190	190
15	15	30	30	45	45	60	60	75	75	90	90	105	105	120	120	135	135	150	150	225	225	285	285
19	19	38	38	57	57	76	76	95	95	114	114	133	133	152	152	171	171	190	190	285	285	360	360

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the Policy will be Extended on an Ordinary Life Policy without further Payment of Premiums, provided Premiums have been fully Paid in Cash for

Age at Issue.	1 Yr.	2 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	
Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
21	1 0	9 1	8 2	8 3	8 4	9 5	9 6	10 8	0 9	2 14	8 18	1 1	
22	1 0	10 1	9 2	9 3	10 4	10 5	11 7	0 8	2 9	5 14	10 17	11 9	
23	1 0	10 1	10 2	10 3	11 4	0 5	1 7	3 8	3 9	8 14	11 17	9 7	
24	1 0	11 1	11 2	11 3	0 4	2 5	2 7	4 8	8 9	11 15	0 17	7 7	
25	1 0	11 1	11 3	0 4	2 5	4 6	6 7	9 8	11 10	2 15	2 17	5 5	
26	1 0	11 2	0 3	2 4	4 5	6 6	9 8	0 9	2 10	4 15	1 17	2 2	
27	1 1	0 2	1 3	3 4	5 5	8 6	11 8	2 9	4 10	6 15	0 16	11 1	
28	1 1	0 2	2 3	4 4	7 5	10 6	1 8	4 9	6 10	8 14	11 16	8 8	
29	1 1	1 2	3 3	5 4	8 5	11 7	3 8	6 9	8 10	10 14	10 16	4 4	
30	1 1	1 2	3 3	6 4	10 5	1 7	5 8	8 9	10 11	0 14	8 16	0 0	
31	1 1	1 2	4 3	8 4	11 5	3 7	7 8	10 9	11 11	0 14	6 15	8 8	
32	1 1	2 2	5 3	9 5	1 6	5 7	9 8	11 10	0 11	1 14	4 15	4 4	
33	1 1	2 2	6 3	10 5	2 6	6 7	10 9	0 10	1 11	1 14	2 14	11 1	
34	1 1	3 2	7 3	11 5	4 6	8 7	11 9	1 10	2 11	2 13	11 14	6 6	
35	1 1	3 2	8 4	0 5	5 6	9 8	0 9	2 10	3 11	1 13	8 14	1 1	
36	1 1	3 2	9 4	1 5	6 6	10 8	1 9	2 10	2 11	0 13	4 13	8 8	
37	1 1	4 2	9 4	2 5	7 6	11 8	2 9	2 10	1 10	10 13	0 13	3 3	
38	1 1	4 2	10 4	3 5	8 7	0 8	2 9	1 10	0 10	8 12	8 12	10 10	
39	1 1	5 2	11 4	4 5	9 7	0 8	1 9	0 9	11 10	6 12	4 12	5 5	
40	1 1	5 3	0 4	5 5	9 7	0 8	1 8	11 9	9 10	4 12	0 12	0 0	
41	1 1	6 3	0 4	5 5	10 6	11 8	0 8	9 9	7 10	1 11	8 11	7 7	
42	1 1	6 3	0 4	6 5	9 6	10 7	10 8	7 9	4 9	10 11	4 11	2 2	
43	1 1	6 3	0 4	5 5	8 6	9 7	8 8	5 9	1 9	7 10	11 10	9 9	
44	1 1	6 3	0 4	5 5	7 6	7 7	6 8	3 8	10 9	4 10	6 10	4 4	
45	1 1	6 3	0 4	4 5	6 6	5 7	4 8	0 8	7 9	0 10	1 9	10 10	
46	1 1	6 2	11 4	3 5	4 6	3 7	2 7	9 8	4 8	9 9	9 9	6 6	
47	1 1	6 2	11 4	2 5	3 6	1 7	0 7	6 8	1 8	5 9	5 9	2 2	
48	1 1	6 2	10 4	1 5	1 5	11 6	10 7	3 7	9 8	2 9	0 8	9 9	
49	1 1	5 2	10 4	0 4	11 5	9 6	7 7	0 7	6 7	10 8	7 7	4 4	
50	1 1	5 2	9 3	10 4	9 5	7 6	4 6	9 7	2 7	6 8	2 7	11 1	
51	1 1	4 2	8 3	9 4	7 5	5 6	1 6	6 6	11 7	3 7	10 7	7 7	
52	1 1	4 2	7 3	7 4	5 5	3 5	10 6	3 6	7 6	11 7	6 7	3 3	
53	1 1	3 2	6 3	6 4	8 5	1 5	7 6	0 6	4 6	8 7	1 6	10 10	
54	1 1	3 2	5 3	4 4	1 4	10 5	4 5	9 6	0 6	4 6	9 6	6 6	
55	1 1	2 2	3 3	2 3	11 4	7 5	1 5	5 5	9 6	0 6	5 6	2 2	
56	1 1	2 2	2 3	1 3	9 4	5 4	10 5	2 5	6 5	9 6	1 5	10 10	
57	1 1	1 2	1 3	0 3	7 4	2 4	7 4	11 5	3 5	5 5	9 5	6 6	
58	1 1	1 2	0 2	10 3	5 4	0 4	4 4	8 4	11 5	2 5	6 5	2 2	
59	1 1	0 1	11 2	8 3	3 3	9 4	1 4	5 4	8 4	10 4	2 4	10 10	
60	1 0	11 1	10 2	6 3	1 3	7 3	11 4	2 4	5 4	7 4	11 4	6 6	

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended on Ordinary Life Registered Policies without further Payment of Premiums, provided Premiums have been fully Paid in Cash.

rs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	20 Yrs.
Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
9	2	9	3	7	4	7	7	8	13	17
9	2	9	3	8	4	8	7	10	13	16
10	2	10	3	9	4	9	8	11	14	16
10	2	10	3	10	4	10	8	12	14	16
11	2	11	3	11	5	11	8	13	15	16
0	3	0	4	1	5	1	9	14	16	16
1	3	1	4	2	5	2	10	14	16	16
1	3	1	4	3	5	3	10	14	16	16
2	3	2	4	4	5	4	10	14	16	16
2	3	2	4	5	5	5	10	14	16	16
2	3	2	4	6	5	6	10	14	16	16
2	3	2	4	7	5	7	10	14	16	16
2	3	2	4	8	5	8	10	14	16	16
2	3	2	4	9	5	9	10	14	16	16
2	3	2	4	10	5	10	10	14	16	16
2	3	2	4	11	5	11	10	14	16	16
2	3	2	4	12	5	12	10	14	16	16
2	3	2	4	13	5	13	10	14	16	16
2	3	2	4	14	5	14	10	14	16	16
2	3	2	4	15	5	15	10	14	16	16
2	3	2	4	16	5	16	10	14	16	16
2	3	2	4	17	5	17	10	14	16	16
2	3	2	4	18	5	18	10	14	16	16
2	3	2	4	19	5	19	10	14	16	16
2	3	2	4	20	5	20	10	14	16	16
2	3	2	4	21	5	21	10	14	16	16
2	3	2	4	22	5	22	10	14	16	16
2	3	2	4	23	5	23	10	14	16	16
2	3	2	4	24	5	24	10	14	16	16
2	3	2	4	25	5	25	10	14	16	16
2	3	2	4	26	5	26	10	14	16	16
2	3	2	4	27	5	27	10	14	16	16
2	3	2	4	28	5	28	10	14	16	16
2	3	2	4	29	5	29	10	14	16	16
2	3	2	4	30	5	30	10	14	16	16
2	3	2	4	31	5	31	10	14	16	16
2	3	2	4	32	5	32	10	14	16	16
2	3	2	4	33	5	33	10	14	16	16
2	3	2	4	34	5	34	10	14	16	16
2	3	2	4	35	5	35	10	14	16	16
2	3	2	4	36	5	36	10	14	16	16
2	3	2	4	37	5	37	10	14	16	16
2	3	2	4	38	5	38	10	14	16	16
2	3	2	4	39	5	39	10	14	16	16
2	3	2	4	40	5	40	10	14	16	16
2	3	2	4	41	5	41	10	14	16	16
2	3	2	4	42	5	42	10	14	16	16
2	3	2	4	43	5	43	10	14	16	16
2	3	2	4	44	5	44	10	14	16	16
2	3	2	4	45	5	45	10	14	16	16
2	3	2	4	46	5	46	10	14	16	16
2	3	2	4	47	5	47	10	14	16	16
2	3	2	4	48	5	48	10	14	16	16
2	3	2	4	49	5	49	10	14	16	16
2	3	2	4	50	5	50	10	14	16	16
2	3	2	4	51	5	51	10	14	16	16
2	3	2	4	52	5	52	10	14	16	16
2	3	2	4	53	5	53	10	14	16	16
2	3	2	4	54	5	54	10	14	16	16
2	3	2	4	55	5	55	10	14	16	16
2	3	2	4	56	5	56	10	14	16	16
2	3	2	4	57	5	57	10	14	16	16
2	3	2	4	58	5	58	10	14	16	16
2	3	2	4	59	5	59	10	14	16	16
2	3	2	4	60	5	60	10	14	16	16
2	3	2	4	61	5	61	10	14	16	16
2	3	2	4	62	5	62	10	14	16	16
2	3	2	4	63	5	63	10	14	16	16
2	3	2	4	64	5	64	10	14	16	16
2	3	2	4	65	5	65	10	14	16	16
2	3	2	4	66	5	66	10	14	16	16
2	3	2	4	67	5	67	10	14	16	16
2	3	2	4	68	5	68	10	14	16	16
2	3	2	4	69	5	69	10	14	16	16
2	3	2	4	70	5	70	10	14	16	16
2	3	2	4	71	5	71	10	14	16	16
2	3	2	4	72	5	72	10	14	16	16
2	3	2	4	73	5	73	10	14	16	16
2	3	2	4	74	5	74	10	14	16	16
2	3	2	4	75	5	75	10	14	16	16
2	3	2	4	76	5	76	10	14	16	16
2	3	2	4	77	5	77	10	14	16	16
2	3	2	4	78	5	78	10	14	16	16
2	3	2	4	79	5	79	10	14	16	16
2	3	2	4	80	5	80	10	14	16	16
2	3	2	4	81	5	81	10	14	16	16
2	3	2	4	82	5	82	10	14	16	16
2	3	2	4	83	5	83	10	14	16	16
2	3	2	4	84	5	84	10	14	16	16
2	3	2	4	85	5	85	10	14	16	16
2	3	2	4	86	5	86	10	14	16	16
2	3	2	4	87	5	87	10	14	16	16
2	3	2	4	88	5	88	10	14	16	16
2	3	2	4	89	5	89	10	14	16	16
2	3	2	4	90	5	90	10	14	16	16
2	3	2	4	91	5	91	10	14	16	16
2	3	2	4	92	5	92	10	14	16	16
2	3	2	4	93	5	93	10	14	16	16
2	3	2	4	94	5	94	10	14	16	16
2	3	2	4	95	5	95	10	14	16	16
2	3	2	4	96	5	96	10	14	16	16
2	3	2	4	97	5	97	10	14	16	16
2	3	2	4	98	5	98	10	14	16	16
2	3	2	4	99	5	99	10	14	16	16
2	3	2	4	100	5	100	10	14	16	16

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the Face of the Policy will
Extended on 20-Premiums Life Registered Policies without further
Payment of Premiums, provided Premiums have been
fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
20	3	9	5	11	8	2	10	7	13	2	16	0	18	9	21	4	29	11	38	3
21	3	9	5	11	8	2	10	7	13	3	16	0	18	8	21	2	29	4	38	4
22	3	10	6	0	8	3	10	8	13	3	15	11	18	7	21	0	28	9	37	5
23	3	10	6	0	8	3	10	8	13	4	15	11	18	6	20	9	28	2	37	6
24	3	10	6	1	8	4	10	9	13	4	15	10	18	4	20	6	27	7	36	7
25	3	11	6	2	8	5	10	10	13	5	15	10	18	2	20	3	27	0	31	8
26	3	11	6	2	8	5	10	11	13	5	15	9	18	0	20	0	26	5	30	9
27	3	11	6	3	8	6	10	10	13	4	15	7	17	9	19	8	26	10	30	10
28	4	0	6	3	8	6	10	10	13	8	15	5	17	6	19	4	26	2	29	11
29	4	0	6	4	8	7	10	10	13	2	15	3	17	3	19	0	24	6	28	12
30	4	1	6	4	8	7	10	10	13	1	15	1	16	11	18	8	23	10	28	13
31	4	1	6	4	8	7	10	9	12	11	14	10	16	8	18	3	23	3	27	14
32	4	1	6	4	8	6	10	8	12	9	14	7	16	4	17	10	22	7	26	15
33	4	2	6	4	8	6	10	7	12	7	14	4	16	0	17	5	21	11	26	16
34	4	2	6	4	8	5	10	6	12	5	14	1	15	7	17	0	21	3	26	17
35	4	2	6	4	8	5	10	4	12	2	13	10	15	3	16	7	20	7	24	18
36	4	2	6	3	8	4	10	2	11	11	13	6	14	10	16	2	20	0	23	19
37	4	1	6	2	8	3	10	10	11	8	13	2	14	5	16	9	19	4	23	20
38	4	1	6	1	8	1	9	10	11	5	12	10	14	0	16	3	18	8	22	21
39	4	1	6	0	7	11	9	7	11	1	12	5	13	7	14	9	18	0	21	22
40	4	1	5	11	7	9	9	4	10	9	12	0	13	2	14	3	17	4	20	23
41	4	0	5	9	7	7	9	1	10	4	11	8	12	9	13	9	16	9	20	24
42	8	11	5	7	7	4	8	10	10	0	11	8	12	3	13	2	16	1	19	25
43	3	10	5	5	7	1	8	6	9	8	10	10	11	10	12	8	15	5	18	26
44	3	9	5	3	6	10	8	2	9	4	10	5	11	4	12	2	14	9	17	27
45	3	7	5	1	6	7	7	10	9	0	10	0	10	11	11	8	14	2	17	28
46	3	6	4	11	6	5	7	6	8	7	9	7	10	5	11	2	13	6	16	29
47	3	4	4	9	6	2	7	2	8	3	9	2	10	0	10	8	12	11	15	30
48	3	3	4	7	5	11	6	11	7	11	8	9	9	7	10	2	12	4	15	31
49	3	1	4	5	5	8	6	8	7	7	8	5	9	2	9	9	11	9	14	32
50	3	0	4	3	5	5	6	5	7	3	8	1	8	9	9	4	11	2	13	33
51	2	11	4	0	5	3	6	1	6	11	7	8	8	4	8	10	10	7	13	34
52	2	9	3	10	5	0	5	9	6	7	7	8	7	11	8	5	10	0	12	35
53	2	8	3	8	4	9	5	6	6	8	6	11	7	6	8	0	9	6	11	36
54	2	7	3	6	4	6	5	3	5	11	6	7	7	1	7	7	9	0	11	37
55	2	5	3	4	4	3	5	0	5	8	6	3	6	9	7	2	8	6	10	38
56	2	4	3	2	4	1	4	9	5	4	5	11	6	4	6	9	8	0	10	39
57	2	2	3	0	3	10	4	6	5	0	5	7	6	0	6	4	7	6	9	40
58	2	1	2	10	3	7	4	2	4	9	5	8	5	8	6	0	7	1	9	41
59	1	11	2	8	3	4	4	0	4	6	4	11	5	4	5	8	6	8	8	42
60	1	10	2	6	3	2	3	9	4	3	4	8	5	0	5	4	6	3	8	43

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further payment of Premiums on an Ordinary Life Survivorship Dividend Policy, provided Premiums have been fully paid in cash for

LE OF EXTENDED INSURANCE.

Length of Time the Insurance for the Face of the Policy will
be extended without further payment of Premiums on an Ordinary
Survivorship Dividend Policy, provided Premiums have
been fully paid in cash for

Berkshire Life, John Hancock Mutual, Massachusetts Mutual
New England and State Mutual.

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the Policy will
Extended without further Payment of Premiums on an Ordinary
Life Policy, provided Premiums have been Fully Paid
in Cash for

Age at Issue	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
20	2	70	2	362	3	305	4	262	5	232	6	215	7	210	8	215	13	242	17	211
21	2	99	3	37	3	355	4	322	5	303	6	296	7	300	8	313	13	327	17	311
22	2	130	3	78	4	41	5	19	6	10	7	13	8	28	9	45	14	33	17	311
23	2	160	3	120	4	95	5	83	6	85	7	97	8	117	9	140	14	88	16	311
24	2	192	3	163	4	149	5	148	6	159	7	180	8	205	9	232	14	128	16	311
25	2	224	3	207	4	203	5	213	6	233	7	260	8	291	9	320	14	152	16	311
26	2	257	3	251	4	258	5	278	6	306	7	339	9	9	10	37	14	160	16	311
27	2	291	3	295	4	313	5	342	7	12	8	52	9	88	10	113	14	154	16	311
28	2	324	3	340	5	3	6	41	7	83	8	126	9	162	10	180	14	135	15	311
29	2	358	4	20	5	58	6	104	7	151	8	195	9	227	10	237	14	101	15	311
30	3	29	4	66	5	113	6	164	7	216	8	259	9	285	10	282	14	56	15	311
31	3	64	4	111	5	166	6	223	7	276	8	316	9	332	10	315	14	0	14	311
32	3	99	4	155	5	216	6	278	7	330	9	0	10	4	10	334	13	297	14	311
33	3	133	4	197	5	265	6	328	8	13	9	38	10	28	10	342	13	220	14	311
34	3	167	4	238	5	311	7	9	8	53	9	66	10	40	10	337	13	134	13	311
35	3	199	4	278	5	353	7	49	8	85	9	83	10	40	10	320	13	41	13	311
36	3	229	4	314	6	25	7	81	8	105	9	88	10	29	10	291	12	305	13	311
37	3	259	4	347	6	57	7	105	8	115	9	83	10	7	10	252	12	199	12	311
38	3	286	5	11	6	82	7	119	8	115	9	67	9	339	10	203	12	87	12	311
39	3	311	5	36	6	99	7	124	8	105	9	40	9	296	10	145	11	336	11	311
40	3	332	5	54	6	108	7	119	8	85	9	5	9	245	10	79	11	215	11	311
41	3	350	5	66	6	108	7	106	8	56	8	325	9	185	10	6	11	91	11	311
42	3	363	5	71	6	100	7	83	8	18	8	272	9	118	9	290	10	329	10	311
43	4	4	5	67	6	84	7	52	7	337	8	211	9	45	9	204	10	200	10	311
44	4	5	5	57	6	60	7	13	7	283	8	144	8	329	9	113	10	68	9	311
45	4	0	5	40	6	29	6	332	7	223	8	71	8	244	9	17	9	301	9	311
46	3	353	5	15	5	355	6	279	7	157	7	358	8	154	8	282	9	167	9	311
47	3	336	4	350	5	310	6	221	7	86	7	274	8	61	8	179	9	83	8	311
48	3	313	4	314	5	260	6	158	7	11	7	188	7	330	8	74	8	265	8	311
49	3	286	4	273	5	206	6	91	6	296	7	98	7	230	7	332	8	183	7	311
50	3	255	4	228	5	148	6	21	6	215	7	7	7	130	7	224	8	1	7	311
51	3	221	4	180	5	87	5	312	6	131	6	278	7	28	7	115	7	239	7	311
52	3	184	4	129	5	24	5	237	6	46	6	184	6	291	7	6	7	113	6	311
53	3	145	4	77	4	324	5	161	5	325	6	89	6	189	6	263	6	354	6	311
54	3	104	4	23	4	257	5	84	5	238	5	359	6	87	6	155	6	286	6	311
55	3	61	3	332	4	189	5	6	5	151	5	265	5	351	6	48	6	121	5	311
56	3	18	3	275	4	122	4	293	5	65	5	171	5	250	5	308	6	8	5	311
57	2	338	3	218	4	54	4	215	4	343	5	77	5	152	5	206	5	268	5	311
58	2	293	3	161	3	351	4	138	4	258	4	351	5	55	5	105	5	164	4	311
59	2	248	3	104	3	283	4	61	4	174	4	261	4	325	5	7	5	62	4	311
60	2	203	3	47	3	216	3	351	4	92	4	173	4	235	4	280	4	329	4	144

Shire Life, John Hancock Mutual, Massachusetts Mutual,
New England and State Mutual.

TABLE OF EXTENDED INSURANCE.

Showing the Length of time the Insurance for the face of the Policy will
be extended without further Payment of Premium on a 20-Premiums
Life Policy, provided Premiums have been fully Paid in Cash for

3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.
5 51	7 64	9 144	11 290	14 185	17 25	19 293	22 148	31 218	36 84
5 81	7 103	9 191	11 343	14 187	17 67	19 307	22 120	31 3	35 189
5 110	7 142	9 238	12 29	14 234	17 99	19 308	22 79	30 148	34 233
5 139	7 180	9 283	12 75	14 275	17 122	19 295	22 23	29 288	33 305
5 169	7 217	9 325	12 118	14 309	17 132	19 268	21 319	29 59	33 10
5 197	7 253	10 0	12 155	14 334	17 130	19 227	21 236	28 190	32 83
5 224	7 288	10 86	12 187	14 349	17 115	19 172	21 141	27 318	31 154
5 251	7 319	10 69	12 212	14 355	17 86	19 105	21 86	27 77	30 222
5 277	7 349	10 96	12 230	14 349	17 45	19 25	20 283	26 198	29 291
5 302	8 10	10 120	12 239	14 330	16 356	18 298	20 157	25 316	28 359
5 324	8 34	10 137	12 239	14 300	16 290	18 196	20 21	25 67	28 65
5 343	8 54	10 147	12 229	14 258	16 212	18 84	19 241	24 180	27 135
5 361	8 69	10 151	12 208	14 204	16 123	17 326	19 89	23 291	26 206
6 11	8 80	10 146	12 176	14 139	16 24	17 195	18 294	23 87	25 276
6 23	8 84	10 133	12 134	14 65	15 281	17 57	18 128	22 146	24 347
6 32	8 83	10 111	12 82	13 344	15 164	16 275	17 321	21 254	24 56
6 37	8 75	10 78	12 19	13 248	15 38	16 122	17 144	20 861	23 133
6 38	8 60	10 87	11 81	13 145	14 270	15 329	16 327	20 105	22 210
6 33	8 36	9 351	11 229	13 33	14 131	15 164	16 142	19 213	21 288
6 24	8 5	9 291	11 139	12 279	13 351	14 361	15 318	18 321	21 2
6 9	7 330	9 222	11 42	12 154	13 200	14 188	15 126	18 67	20 89
5 351	7 283	9 146	10 302	12 24	13 46	14 14	14 298	17 179	19 176
5 323	7 228	9 63	10 191	11 252	12 252	13 200	14 103	16 292	18 265
5 287	7 166	8 339	10 76	11 112	12 91	13 21	13 272	16 42	17 355
5 245	7 97	8 243	9 320	10 334	11 293	12 204	13 75	15 160	17 89
5 197	7 23	8 142	9 195	10 187	11 127	12 22	12 244	14 280	16 190
5 143	6 308	8 38	9 68	10 39	10 326	11 205	12 48	14 38	15 292
5 85	6 224	7 295	8 302	9 254	10 159	11 23	11 217	13 167	15 34
5 23	6 137	7 184	8 171	9 104	9 358	10 207	11 24	12 297	14 149
4 322	6 47	7 72	8 38	8 319	9 191	10 27	10 197	12 68	13 265
4 254	5 321	6 324	7 271	8 169	9 27	9 215	10 8	11 216	13 19
4 184	5 228	6 210	7 139	8 22	8 230	9 40	9 188	10 353	12 150
4 114	5 135	6 98	7 9	7 241	8 70	8 233	9 5	10 142	11 281
4 43	5 43	5 351	6 245	7 97	7 279	8 66	8 198	9 299	11 53
3 338	4 317	5 241	6 119	6 322	7 126	7 267	8 20	9 98	10 199
3 267	4 226	5 133	5 380	6 184	6 342	7 108	7 218	8 268	9 342
3 197	4 137	5 27	5 240	6 51	6 197	6 318	7 55	8 79	9 135
3 129	4 51	4 289	5 122	5 286	6 56	6 169	6 264	7 263	8 290
3 62	3 331	4 189	5 9	5 161	5 286	6 25	6 114	7 86	8 87
2 362	3 248	4 92	4 263	5 39	5 156	5 253	5 334	6 280	7 258
2 299	3 169	3 363	4 157	4 288	5 30	5 121	5 199	6 115	7 54

TABLE OF EXTENDED INSURANCE.

ORDINARY LIFE NONPARTICIPATING POLICY.

Showing the time the Insurance will be continued, reckoned from the default in the payment of Premium.

Age at Issue.	3 Yrs		4 Yrs		5 Yrs		6 Yrs		7 Yrs		8 Yrs		9 Yrs		10 Yrs		15 Yrs		20 Yrs	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
20	1	124	2	17	2	290	3	209	4	139	5	79	6	30	6	355	11	212	15	15
21	1	141	2	45	2	326	3	255	4	197	5	145	6	106	7	72	11	301	15	15
22	1	159	2	73	3	0	3	306	4	252	5	212	6	181	7	155	12	15	15	15
23	1	178	2	103	3	38	3	351	4	311	5	279	6	256	7	227	12	82	15	15
24	1	198	2	132	3	79	4	35	5	0	5	346	6	330	7	315	12	134	15	14
25	1	218	2	161	3	118	4	85	5	63	6	48	7	37	8	27	12	172	14	14
26	1	238	2	193	3	159	4	136	5	122	6	114	7	108	8	101	12	136	14	14
27	1	259	2	224	3	200	4	187	5	181	6	183	7	175	8	170	12	208	14	14
28	1	280	2	255	3	241	4	237	5	238	6	238	7	241	8	234	12	200	14	14
29	1	301	2	287	3	284	4	286	5	293	6	300	7	302	8	290	12	181	14	14
30	1	322	2	322	3	323	4	339	5	346	6	356	7	356	8	339	12	149	13	13
31	1	344	2	350	4	0	5	15	6	33	7	44	8	39	9	12	12	117	13	13
32	2	0	3	315	4	37	5	61	6	81	7	90	8	80	9	40	12	74	13	13
33	2	22	3	46	4	75	5	103	6	124	7	129	8	110	9	57	12	19	12	12
34	2	43	3	77	4	111	5	143	6	162	7	162	8	130	9	62	11	321	12	12
35	2	63	3	104	4	145	5	178	6	194	7	184	8	139	9	56	11	245	12	12
36	2	83	3	131	4	176	5	208	6	218	7	196	8	138	9	49	11	166	11	11
37	2	102	3	157	4	208	5	232	6	234	7	200	8	134	9	30	11	73	11	11
38	2	121	3	180	4	226	5	250	6	241	7	201	8	120	9	0	10	350	11	11
39	2	138	3	200	4	244	5	260	6	246	7	192	8	98	8	328	10	250	10	10
40	2	153	3	216	4	256	5	268	6	241	7	174	8	65	8	281	10	144	10	10
41	2	165	3	228	4	266	5	267	6	228	7	146	8	24	8	227	10	95	10	10
42	2	176	3	239	4	269	5	259	6	207	7	111	7	341	8	166	9	290	9	9
43	2	185	3	243	4	264	5	243	6	177	7	69	7	393	8	98	9	177	9	9
44	2	190	3	242	4	253	5	219	6	140	7	19	7	222	8	25	9	61	8	8
45	2	191	3	235	4	235	5	190	6	97	6	328	7	155	7	311	8	309	8	8
46	2	188	3	242	4	211	5	152	6	48	6	287	7	82	7	228	8	191	8	8
47	2	179	3	205	4	181	5	109	5	360	6	201	7	6	7	142	8	71	7	7
48	2	169	3	182	4	146	5	63	5	300	6	131	6	291	7	59	7	316	7	7
49	2	154	3	156	4	108	5	13	5	237	6	58	6	208	6	327	7	194	7	7
50	2	137	3	127	4	67	4	324	5	173	5	343	6	124	6	234	7	80	6	6
51	2	117	3	95	4	27	4	267	5	105	5	264	6	38	6	141	6	321	6	6
52	2	95	3	61	3	341	4	216	5	37	5	192	5	317	6	47	6	201	6	6
53	2	71	3	24	3	292	4	148	4	331	5	118	5	229	5	318	6	84	5	5
54	2	47	2	352	3	244	4	88	4	260	5	33	5	142	5	225	5	334	5	5
55	2	20	2	312	3	190	4	27	4	190	4	319	5	55	5	132	5	236	5	5
56	1	358	2	271	3	138	3	329	4	117	4	240	4	334	5	35	5	120	4	4
57	1	330	2	230	3	86	3	266	4	46	4	162	4	244	4	306	5	17	4	4
58	1	301	2	190	3	33	3	203	3	340	4	78	4	156	4	213	4	237	4	4
59	1	272	2	147	2	343	3	142	3	266	3	368	4	70	4	127	4	194	4	4
60	1	243	2	107	2	294	3	77	3	194	3	294	3	352	4	37	4	104	3	3
61	1	214	2	66	2	240	3	14	3	124	3	208	3	273	3	320	4	14	3	3
62	1	185	2	24	2	187	2	318	3	55	3	135	3	197	3	243	3	236	3	3
63	1	155	1	346	2	135	2	258	2	353	3	65	3	125	3	169	3	213	3	3
64	1	126	1	305	2	89	2	199	2	291	2	363	3	56	3	99	3	132	2	2
65	1	97	1	266	2	33	2	145	2	233	2	302	2	355	3	31	3	51	2	2

TABLE OF EXTENDED INSURANCE.

ing the length of time the Insurance for the Face of the Policy will be
extended on 20-Premiums Life Nonparticipating Policies Without
further Payment of Premiums, Provided Premiums
have been fully Paid in Cash for

Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.
Days.	Days.	Days.	Days.	Days.	Days.	Days.	Days.	Days.	Days.
3 112	5 61	7 62	9 137	11 283	14 136	17 86	19 326	29 220	34 177
3 129	5 87	7 104	9 178	11 328	14 176	17 61	19 800	29 20	33 243
3 147	5 114	7 138	9 217	12 3	14 211	17 75	19 277	28 179	32 134
3 164	5 140	7 171	9 253	12 41	14 237	17 78	19 239	27 332	31 352
3 181	5 165	7 201	9 287	12 70	14 255	17 67	19 187	27 113	31 42
3 200	5 188	7 230	9 315	12 93	14 261	17 41	19 122	26 271	30 96
3 213	5 211	7 256	9 340	12 112	14 259	17 4	19 43	26 30	29 178
3 229	5 332	7 279	9 360	12 129	14 244	16 318	18 318	25 165	28 275
3 243	5 251	7 298	10 11	12 124	14 218	16 255	18 216	24 315	28 352
3 257	5 268	7 315	10 21	12 116	14 181	16 182	18 104	24 60	27 80
3 270	5 283	7 329	10 25	12 100	14 133	16 97	17 349	23 184	26 168
3 282	5 297	7 338	10 23	12 74	14 74	16 4	17 220	22 324	25 229
3 292	5 307	7 343	10 15	12 40	14 7	15 266	17 84	22 94	25 43
3 301	5 315	7 347	9 364	11 360	13 295	15 155	16 307	21 223	24 68
3 308	5 321	7 341	9 341	11 305	13 209	15 37	16 157	20 323	23 150
3 315	5 324	7 332	9 311	11 246	13 115	14 275	16 0	20 85	22 284
3 320	5 324	7 318	9 272	11 176	13 13	14 140	15 214	19 228	21 307
3 323	5 320	7 298	9 226	11 97	12 275	14 10	15 55	18 388	21 45
3 325	5 312	7 270	9 169	11 8	12 155	13 235	14 253	18 88	20 137
3 324	5 300	7 233	9 103	10 285	12 35	13 67	14 80	17 194	19 222
3 321	5 279	7 187	9 85	10 183	11 271	12 206	13 267	16 305	18 302
3 312	5 250	7 137	8 322	10 73	11 133	12 134	13 84	16 52	18 20
3 296	5 216	7 76	8 173	9 294	10 354	11 333	12 264	15 166	17 111
3 277	5 173	7 5	8 134	9 197	10 206	11 163	12 76	14 245	16 205
3 251	5 121	6 292	8 30	9 70	10 53	10 357	11 251	14 36	15 301
3 218	5 64	6 209	7 287	8 304	9 266	10 184	11 63	13 161	15 38
3 182	5 4	6 122	7 177	8 172	9 114	10 12	10 241	12 287	14 148
3 142	4 304	6 33	7 65	8 40	8 329	9 210	10 56	12 55	13 241
3 101	4 238	5 308	6 317	7 271	8 129	9 43	9 241	11 194	12 342
3 67	4 153	5 215	6 209	7 139	8 30	8 246	9 66	10 336	12 38
3 11	4 98	5 123	6 91	7 9	7 25	8 87	8 262	10 120	11 207
2 323	4 28	5 31	5 344	6 244	7 104	7 295	8 90	9 268	10 330
2 231	3 322	4 304	5 234	6 118	6 323	7 141	7 291	9 60	10 102
2 233	3 252	4 214	5 126	6 350	6 192	6 357	7 131	8 225	9 249
2 185	3 133	4 126	5 21	6 240	6 55	6 211	6 339	8 30	9 39
2 133	3 116	4 40	4 234	5 122	5 292	6 70	6 188	7 212	8 210
2 94	3 50	3 322	4 163	5 8	5 166	5 297	6 36	7 94	8 1
2 49	2 351	3 239	4 86	4 262	5 43	5 159	5 255	6 232	7 180
2 5	2 235	3 150	3 359	4 155	4 235	5 26	5 115	6 70	6 354
1 328	2 226	3 82	3 264	4 47	4 167	4 265	4 346	5 230	6 177
1 234	2 166	3 7	3 173	3 309	4 54	4 146	4 223	5 132	5 238
1 243	2 109	2 297	3 86	3 211	3 312	4 32	4 105	4 350	5 133
1 203	2 51	2 226	3 2	3 114	3 213	3 293	3 359	4 214	5 20
1 165	1 362	2 153	2 239	3 31	3 121	3 196	3 259	4 73	4 231
1 128	1 310	2 94	2 214	2 315	3 34	3 105	3 164	3 313	4 72
1 92	1 261	2 31	2 148	2 242	2 320	3 19	3 73	3 194	3 233



TABLE OF EXTENDED INSURANCE.

extending the length of time the Insurance for the face of the Policy will be Extended on an Ordinary Life Policy without further Payment of Premiums, provided Premiums have been fully Paid in Cash for

Yrs.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
1	233	1	242	2	268	3	312	5	10	8	89
2	260	1	280	2	319	4	115	88	6	179	
3	287	1	320	3	74	78	5	167	6	260	
4	314	1	360	3	61	146	5	246	6	361	
5	342	2	87	3	117	4	214	5	327	7	86
6	72	80	3	174	4	263	6	41	7	175	
7	302	125	3	230	4	352	6	122	7	262	
8	68	169	3	288	5	56	6	200	7	347	
9	100	214	3	344	5	125	6	277	8	64	
10	132	259	4	38	5	192	6	359	8	141	
11	165	305	4	96	5	259	7	58	8	212	
12	198	350	4	152	5	324	7	125	8	275	
13	230	3	207	6	207	187	8	187	8	332	
14	264	77	4	262	6	79	7	244	9	12	
15	297	122	4	313	6	132	7	292	9	47	
16	329	154	4	360	6	180	7	331	9	70	
17	361	205	5	418	7	221	7	359	9	81	
18	283	248	5	81	6	253	8	13	9	81	
19	59	281	5	116	6	278	8	21	9	70	
20	89	312	5	144	6	292	8	19	9	49	
21	117	341	5	165	6	300	8	7	9	18	
22	142	1	177	6	305	7	350	8	8	343	
23	165	125	180	6	317	8	317	8	9	293	
24	183	205	178	6	259	7	277	8	9	236	
25	197	215	163	6	299	7	229	8	9	171	
26	207	275	143	6	190	7	175	8	8	100	
27	210	175	115	6	143	7	113	8	8	25	
28	209	05	82	5	107	47	7	308	8	308	
29	204	34	35	48	40	341	7	222	8		
30	194	31	65	05	345	6	265	7	7	184	
31	181	82	4	317	281	187	7	44	7	232	
32	165	25	14	265	214	107	6	317	7	130	
33	146	21	54	211	146	26	6	224	7	17	
34	125	17	4	156	76	306	5	130	6	278	
35	101	13	44	98	45	224	6	36	6	175	
36	76	9	14	404	206	139	5	306	6	78	
37	50	47	3	346	223	55	5	212	5	330	
38	22	3	8	285	150	336	5	119	5	238	
39	35	32	23	225	78	253	5	27	5	137	
40	32	27	3	164	54	171	4	202	5	40	
41	29	22	3	104	399	90	4	214	4	312	
42	26	18	3	45	228	10	4	128	4	228	
43	23	13	2	352	150	298	4	45	4	135	
44	20	9	2	294	92	224	3	331	4	53	
45	17	4	2	238	27	158	3	256	3	339	
46	150	4	2	184	329	86	3	185	3	265	
47	121	32	2	132	271	21	3	117	3	194	
48	92	28	2	88	217	326	3	52	3	126	

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the Policy will be Extended on a Premiums Life Policy without further Payment of Premiums provided Premiums have been fully paid in Cash for

	2 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
Age.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
21 3	525	242 8	155 11	155 14	232 17	358 21	96 24	98 26	325 35	208 42	
22 3	765	278 8	202 11	207 14	281 18	402 21	87 24	89 26	214 34	312 41	
23 3	1025	314 8	246 11	255 14	322 18	442 21	64 23	66 25	94 34	43 38	
24 3	1285	350 8	288 11	297 14	357 18	492 21	27 23	29 25	326 33	147 36	
25 3	1526	18 8	528 11	537 14	18 18	452 20	342 23	144 25	185 32	244 38	
26 3	1768	52 9	1 12	7 15	37 18	282 20	277 23	36 25	35 31	338 37	
27 3	2006	84 9	36 12	37 15	46 17	353 20	200 22	279 24	241 31	65 35	
28 3	2246	115 9	68 12	68 15	44 17	320 20	112 22	148 24	74 30	166 36	
29 3	2486	145 9	95 12	74 15	50 17	253 20	13 22	9 25	264 29	245 35	
30 3	2708	170 9	118 12	82 15	61 17	195 19	268 21	224 23	83 28	331 34	
31 3	2906	194 9	136 12	81 14	53 17	116 19	147 21	69 23	261 28	85 33	
32 3	3106	214 9	147 12	70 14	284 17	261 19	18 20	270 23	69 27	139 32	
33 3	3286	231 9	153 12	49 14	225 16	289 18	248 20	99 21	236 26	226 31	
34 3	3456	245 9	162 12	18 14	155 16	179 18	98 19	237 21	34 25	307 30	
35 3	3606	259 9	144 11	340 14	73 16	61 17	311 19	106 20	192 25	26 30	
36 4	86	279 9	127 11	289 13	548 15	299 17	151 18	284 19	548 24	111 29	
37 4	186	299 9	102 11	227 13	248 15	164 16	351 18	83 19	134 23	193 28	
38 4	286	259 9	68 11	156 13	140 15	24 16	186 17	263 18	284 22	273 27	
39 4	316	241 9	24 11	77 13	26 14	246 16	7 17	66 18	66 21	362 26	
40 4	336	221 8	968 10	355 12	268 14	89 15	192 16	229 17	211 21	86 25	
41 4	306	198 8	278 10	280 12	141 13	297 15	11 16	27 16	355 20	172 24	
42 4	246	168 8	211 10	158 12	8 13	136 14	191 15	187 16	134 19	200 23	
43 4	746	122 8	157 10	51 11	235 12	337 14	6 14	346 15	277 18	342 23	
44 3	3626	75 8	56 9	302 11	38 12	159 13	182 14	159 15	54 18	76 21	
45 3	3406	22 7	334 9	184 10	813 12	212 12	558 13	256 14	197 17	171 21	
46 3	3136	327 7	242 9	63 10	164 11	198 12	167 13	91 13	341 16	265 20	
47 3	2805	267 7	146 8	303 10	15 11	251 11	845 12	250 13	121 15	363 19	
48 3	2455	194 7	47 8	176 9	229 10	217 11	158 12	45 12	268 15	108 18	
49 3	2036	122 6	310 8	48 9	78 10	47 10	335 11	207 12	53 14	209 18	
50 3	1605	48 6	207 7	284 8	292 9	241 10	144 11	7 11	205 13	315 17	
51 3	1154	337 6	103 7	155 8	142 9	74 9	325 10	175 10	251 13	68 16	
52 3	694	260 6	0 7	29 7	380 8	273 9	144 9	346 10	157 12	189 15	
53 3	214	182 5	260 6	267 7	214 8	111 8	332 9	156 9	321 11	312 14	
54 2	8364	105 5	158 6	143 7	71 7	316 8	159 8	336 9	126 11	77 14	
55 2	2874	29 5	57 6	21 6	296 7	161 7	355 8	156 8	301 10	214 13	
56 2	2383	317 4	323 5	267 6	159 7	10 7	190 7	349 8	118 9	362 12	
57 2	1893	243 4	226 5	151 6	27 6	248 7	32 7	178 7	305 9	138 11	
58 2	1423	170 4	132 5	38 6	253 6	86 6	244 7	14 7	135 8	290 11	
59 2	953	99 4	41 4	294 5	139 5	313 6	96 6	223 6	335 8	84 10	
60 2	493	31 3	317 4	188 5	19 5	182 5	319 6	74 6	180 7	243 9	
61 2	62	329 3	231 4	87 4	269 5	55 5	185 5	296 6	29 7	54 8	
62 1	3272	265 3	149 3	354 4	159 4	300 5	56 5	161 5	253 6	234 8	
63 1	2852	263 3	70 3	281 4	54 4	188 4	300 5	32 5	118 6	52 7	
64 1	2462	143 2	360 3	173 3	321 4	81 4	187 4	277 4	352 5	249 6	
65 1	2042	87 2	289 3	90 3	229 3	345 4	80 4	164 4	234 5	88 6	
66 1	1702	34 2	222 3	12 3	143 3	253 3	344 4	57 4	120 4	230 5	
67 1	1351	348 2	159 2	305 3	64 3	168 3	258 3	322 4	9 4	143 4	
68 1	1021	301 2	102 2	240 2	355 3	88 3	168 3	290 3	276 4	85 4	

1000 1000 1000 1000 1000 1000 1000 1000 1000 1000

TABLE OF EXTENDED INSURANCE.

owing the length of time the Insurance for the face of the Policy will be extended on a 20-Year Endowment Policy, with amount returned at end of period if the Insured is living, without further Payment of Premiums, provided Premiums have been fully Paid in Cash for

1000 1000 1000 1000 1000 1000 1000 1000 1000 1000

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended on an Ordinary Life Policy without further Payment of Premiums, provided Premiums have been fully paid in cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
20	1	6	2	4	3	3	4	1	5	0	5	10	6	10	7	9	12	8	15	6
21	1	5	2	5	3	4	4	2	5	1	6	9	6	11	7	11	12	8	15	7
22	1	6	2	6	3	5	4	4	5	3	6	8	6	11	8	11	12	9	15	8
23	1	7	2	7	3	5	4	5	5	4	6	7	7	11	9	12	10	10	15	9
24	1	7	2	8	3	7	4	6	5	6	6	5	7	12	10	12	11	11	15	10
25	1	8	2	8	3	8	4	7	5	7	6	7	7	12	11	12	11	12	15	11
26	1	9	2	9	3	9	4	8	5	8	6	8	7	12	11	12	11	13	15	12
27	1	9	3	10	3	10	4	10	5	10	6	10	8	12	12	13	12	14	15	13
28	1	9	3	11	3	11	4	11	5	11	7	11	9	12	12	14	13	14	15	14
29	1	10	3	11	3	11	5	0	6	1	7	12	10	12	13	14	14	15	15	15
30	1	10	3	0	4	1	5	1	6	2	7	13	11	12	14	15	15	16	16	16
31	1	10	3	1	4	2	5	2	6	3	7	13	12	13	15	16	16	17	16	17
32	1	11	3	2	4	3	5	3	6	4	7	13	13	14	16	17	17	18	17	18
33	2	0	3	3	4	4	5	4	6	5	7	13	14	15	17	18	18	19	18	19
34	2	0	3	4	4	5	5	5	6	6	7	13	15	16	18	19	19	20	19	20
35	2	1	3	4	4	6	5	6	6	7	7	14	16	17	19	20	20	21	20	21
36	2	2	3	5	4	7	5	7	6	8	7	14	17	18	20	21	21	22	21	22
37	2	3	3	6	4	8	5	8	6	8	7	14	18	19	21	22	22	23	22	23
38	2	3	3	7	4	8	5	9	6	8	8	14	19	20	22	23	23	24	23	24
39	2	4	3	7	4	9	5	9	6	8	8	14	20	21	23	24	24	25	24	25
40	2	5	3	8	4	9	5	8	6	7	7	15	21	22	24	25	25	26	25	26
41	2	5	3	8	4	8	5	8	6	7	7	15	22	23	25	26	26	27	26	27
42	2	6	3	8	4	8	5	8	6	7	7	15	23	24	26	27	27	28	27	28
43	2	6	3	8	4	8	5	8	6	6	7	15	24	25	27	28	28	29	28	29
44	2	7	3	7	4	8	5	7	6	5	7	15	25	26	28	29	29	30	29	30
45	2	7	3	7	4	7	5	6	6	3	6	11	25	27	29	30	30	31	30	31
46	2	7	3	7	4	4	5	5	6	1	6	11	26	28	30	31	31	32	31	32
47	2	8	3	6	4	4	5	3	5	11	6	11	27	29	31	32	32	33	32	33
48	2	8	3	5	4	4	5	1	5	9	6	11	28	30	32	33	33	34	33	34
49	2	6	3	4	4	2	5	0	5	7	6	11	29	31	33	34	34	35	34	35
50	2	5	3	3	4	1	4	10	5	5	6	11	30	32	34	35	35	36	35	36
51	2	4	3	1	4	0	4	8	5	3	5	11	31	33	35	36	36	37	36	37
52	2	3	3	1	3	10	4	6	5	1	5	11	32	34	36	37	37	38	37	38
53	2	3	3	0	3	9	4	4	4	11	5	11	33	35	37	38	38	39	38	39
54	2	2	2	11	3	7	4	3	4	9	5	11	34	36	38	39	39	40	39	40
55	2	1	2	9	3	6	4	1	4	7	4	11	35	37	39	40	40	41	40	41
56	2	0	2	8	3	4	3	11	4	4	4	11	36	38	40	41	41	42	41	42
57	1	11	2	7	3	3	3	9	4	2	4	11	37	39	41	42	42	43	42	43
58	1	10	2	6	3	2	3	8	3	11	4	11	38	40	42	43	43	44	43	44
59	1	10	2	4	2	11	3	4	3	9	4	11	39	41	43	44	44	45	44	45
60	1	9	2	3	2	9	3	3	3	7	3	10	40	42	44	45	45	46	45	46
61	1	8	2	2	2	10	3	3	3	7	3	10	41	43	45	46	46	47	46	47
62	1	7	2	2	2	9	3	2	3	6	3	10	42	44	46	47	47	48	47	48
63	1	6	2	1	2	7	2	11	3	5	3	9	43	45	47	48	48	49	48	49
64	1	6	2	0	2	5	2	9	3	4	3	9	44	46	48	49	49	50	49	50
65	1	5	1	11	2	4	2	8	2	11	3	8	45	47	49	50	50	51	50	51

TABLE OF EXTENDED INSURANCE

20, 15, 10 and 5 Year and Annual Distribution Periods. Showing the Length of Time the Insurance for the face of the Policy will be Extended on a (Participating) Ordinary Life Policy without further Payment of Premiums, Provided Premiums have been fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		11 Yrs.		12 Yrs.		13 Yrs.		14 Yrs.		15 Yrs.		20 Yrs.			
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.		
21	3	3	3	1	3	10	4	6	5	6	6	5	7	3	8	3	9	10	11	2	11	2	12	0	12	10	12	12		
22	3	4	3	2	4	0	4	10	5	8	6	7	7	6	8	3	9	10	11	3	11	3	12	3	13	0	13	12		
23	3	5	3	3	4	1	5	0	5	10	6	10	7	9	9	3	10	11	4	11	4	12	5	13	2	14	0	14	12	
24	3	6	3	4	4	3	5	2	6	1	7	11	8	0	10	0	11	0	11	10	12	7	13	3	15	0	15	12		
25	3	7	3	5	4	4	5	3	6	3	7	12	8	3	10	3	11	2	12	0	12	9	13	4	16	0	16	12		
26	3	8	3	6	4	6	5	5	6	5	7	13	8	5	10	6	11	4	12	1	12	10	13	5	17	0	17	12		
27	3	9	3	7	4	8	5	7	6	7	7	14	8	8	10	8	11	5	12	2	12	11	13	6	18	0	18	12		
28	3	10	3	8	4	9	5	9	6	10	7	15	8	10	10	9	11	7	12	3	12	12	13	7	19	0	19	12		
29	3	11	3	9	4	11	5	11	7	0	8	1	9	10	11	10	11	7	12	4	12	13	14	8	20	0	20	12		
30	3	0	4	0	5	1	6	1	7	2	8	3	9	2	10	1	11	11	7	12	5	12	9	13	9	21	0	21	12	
31	3	1	4	1	5	2	6	3	7	4	8	4	9	3	10	2	11	11	7	12	6	12	10	13	10	22	0	22	12	
32	3	2	4	2	5	3	6	5	7	6	8	5	9	4	10	3	11	11	7	12	7	12	11	13	11	23	0	23	12	
33	3	3	4	3	5	4	6	7	7	7	8	6	9	5	10	4	11	11	6	12	8	12	12	13	12	24	0	24	12	
34	3	4	4	4	5	5	6	8	7	8	8	7	9	6	10	5	11	11	5	11	13	12	14	13	13	25	0	25	12	
35	3	5	4	5	5	6	6	9	7	9	8	8	9	7	10	6	11	11	4	11	10	12	13	14	14	26	0	26	12	
36	3	6	4	6	5	10	6	10	7	10	8	9	9	8	10	7	11	11	3	11	8	12	1	15	15	27	0	27	12	
37	3	7	4	7	5	11	6	11	7	11	8	10	9	9	10	8	11	11	2	11	6	11	11	12	16	16	28	0	28	12
38	3	8	4	8	5	12	6	12	7	12	8	11	9	10	10	9	11	11	0	11	4	11	12	17	17	29	0	29	12	
39	3	9	4	9	5	13	6	13	7	13	8	12	9	11	11	10	11	11	2	11	5	11	13	18	18	30	0	30	12	
40	3	10	4	10	5	14	6	14	7	14	8	13	9	12	11	11	11	3	11	6	11	14	19	19	31	0	31	12		
41	3	11	4	11	5	15	6	15	7	15	8	14	9	13	12	11	11	4	11	7	11	15	20	20	32	0	32	12		
42	3	12	4	12	5	16	6	16	7	16	8	15	9	14	12	11	11	5	11	8	11	16	21	21	33	0	33	12		
43	3	1	4	1	5	17	6	17	7	17	8	16	9	15	13	11	11	6	11	9	11	17	22	22	34	0	34	12		
44	3	2	4	2	5	18	6	18	7	18	8	17	9	16	14	11	11	7	11	10	11	18	23	23	35	0	35	12		
45	3	3	4	3	5	19	6	19	7	19	8	18	9	17	15	11	11	8	11	11	11	19	24	24	36	0	36	12		
46	3	4	4	4	5	20	6	20	7	20	8	19	9	18	16	11	11	9	11	12	11	20	25	25	37	0	37	12		
47	3	5	4	5	5	21	6	21	7	21	8	20	9	19	17	11	11	10	11	13	11	21	26	26	38	0	38	12		
48	3	6	4	6	5	22	6	22	7	22	8	21	9	20	18	11	11	11	11	14	11	22	27	27	39	0	39	12		
49	3	7	4	7	5	23	6	23	7	23	8	22	9	21	19	11	11	12	11	15	11	23	28	28	40	0	40	12		
50	3	8	4	8	5	24	6	24	7	24	8	23	9	22	20	11	11	13	11	16	11	24	29	29	41	0	41	12		
51	3	9	4	9	5	25	6	25	7	25	8	24	9	23	21	11	11	14	11	17	11	25	30	30	42	0	42	12		
52	3	10	4	10	5	26	6	26	7	26	8	25	9	24	22	11	11	15	11	18	11	26	31	31	43	0	43	12		
53	3	11	4	11	5	27	6	27	7	27	8	26	9	25	23	11	11	16	11	19	11	27	32	32	44	0	44	12		
54	3	12	4	12	5	28	6	28	7	28	8	27	9	26	24	11	11	17	11	20	11	28	33	33	45	0	45	12		
55	3	1	4	1	5	29	6	29	7	29	8	28	9	27	25	11	11	18	11	21	11	29	34	34	46	0	46	12		
56	3	2	4	2	5	30	6	30	7	30	8	29	9	28	26	11	11	19	11	22	11	30	35	35	47	0	47	12		
57	3	3	4	3	5	31	6	31	7	31	8	30	9	29	27	11	11	20	11	23	11	31	36	36	48	0	48	12		
58	3	4	4	4	5	32	6	32	7	32	8	31	9	30	28	11	11	21	11	24	11	32	37	37	49	0	49	12		
59	3	5	4	5	5	33	6	33	7	33	8	32	9	31	29	11	11	22	11	25	11	33	38	38	50	0	50	12		
60	3	6	4	6	5	34	6	34	7	34	8	33	9	32	30	11	11	23	11	26	11	34	39	39	51	0	51	12		

TABLE OF EXTENDED INSURANCE.

10 and 5 Year and Annual Distribution Periods. Showing the Length of Time the Insurance for the face of the Policy will be Extended on a (Participating) 20-Premiums Life Policy, without further Payment of Premium, Provided Premiums have been fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		11 Yrs.		12 Yrs.		13 Yrs.		14 Yrs.		15 Yrs.		16 Yrs.		17 Yrs.		18 Yrs.		19 Yrs.		
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	
21	4	10	6	8	8	7	10	7	12	9	16	1	17	5	19	8	21	9	23	8	25	5	27	0	28	4	29	1	30	4	31	1	32	4	
22	4	11	6	8	8	8	10	9	12	11	16	2	17	5	19	7	21	7	23	5	25	0	26	4	27	1	28	4	29	1	30	4	31	1	
23	4	11	6	9	8	9	10	10	13	8	16	3	17	5	19	6	21	5	23	3	25	0	26	4	27	1	28	4	29	1	30	4	31	1	
24	5	0	6	10	8	10	10	11	13	1	16	4	17	5	19	4	21	2	23	10	25	0	26	4	27	1	28	4	29	1	30	4	31	1	
25	5	1	6	11	8	11	11	0	13	2	16	4	17	4	19	2	21	0	22	6	24	0	25	4	26	7	27	1	28	4	29	1	30	4	
26	5	1	7	0	9	0	11	1	13	8	16	4	17	3	19	0	20	8	22	2	23	7	24	10	25	4	26	7	27	1	28	4	29	1	
27	5	2	7	1	9	1	11	2	13	8	16	3	17	2	18	9	20	15	21	10	23	2	24	5	25	6	26	8	27	1	28	4	29	1	
28	5	3	7	2	9	2	11	3	13	8	16	2	16	1	18	7	20	12	21	6	22	9	23	11	24	8	25	9	26	11	27	1	28	4	
29	5	3	7	2	9	3	11	3	13	9	15	1	16	9	18	3	19	9	21	1	22	8	23	5	24	5	25	8	26	11	27	1	28	4	
30	5	4	7	3	9	4	11	4	13	2	14	1	16	7	18	0	19	5	20	8	21	10	22	10	23	10	24	10	25	4	26	1	27	1	
31	5	5	7	4	9	4	11	5	13	0	14	2	16	4	17	8	19	1	20	3	21	4	22	4	23	4	24	11	25	4	26	8	27	1	
32	5	5	7	4	9	4	11	5	13	0	14	2	16	4	17	5	18	3	19	10	20	10	21	10	22	9	23	11	24	1	25	4	26	8	
33	5	6	7	5	9	5	11	2	12	10	14	4	15	9	17	0	18	3	19	4	20	4	21	13	22	12	23	12	24	5	25	4	26	8	
34	5	6	7	6	9	4	11	1	12	8	14	1	15	6	16	8	17	10	18	11	19	10	20	9	21	8	22	10	23	10	24	5	25	4	
35	5	7	7	6	9	3	10	11	12	6	13	10	16	2	16	4	17	5	18	5	19	24	20	3	21	1	22	8	23	10	24	5	25	4	
36	5	7	7	6	9	2	10	10	12	8	13	7	14	10	15	11	17	0	18	0	18	10	19	8	20	6	21	6	22	8	23	10	24	5	
37	5	7	7	5	9	1	10	8	12	0	13	4	14	6	15	6	16	7	17	6	18	4	19	2	20	0	21	8	22	8	23	10	24	5	
38	5	7	7	4	8	11	10	5	11	9	13	0	14	1	15	2	16	2	17	0	17	10	18	8	19	5	20	8	21	10	22	8	23	10	
39	5	7	7	3	8	10	10	3	11	6	12	8	13	9	14	9	15	9	16	7	17	4	18	1	18	10	21	9	22	8	23	10	24	5	
40	5	6	7	2	8	8	10	0	11	8	12	4	13	5	14	4	15	4	16	1	16	10	17	7	18	2	19	8	20	10	21	9	22	8	
41	5	5	7	0	8	5	9	9	10	12	1	13	1	13	1	13	11	14	10	15	7	16	4	16	11	17	7	18	11	19	11	20	9		
42	5	4	6	10	8	3	9	6	10	8	11	9	12	8	13	6	14	5	15	2	15	19	16	4	16	10	17	9	18	10	19	0	20	9	
43	5	3	6	9	8	1	9	2	10	5	12	5	12	4	13	1	13	11	14	7	15	12	15	8	16	1	17	1	18	1	19	0	20	9	
44	5	2	6	7	7	10	9	0	10	1	11	1	11	1	12	8	13	5	14	0	14	6	14	11	15	4	16	4	17	4	18	0	19	0	
45	5	0	6	5	7	8	8	9	10	10	9	11	6	12	3	12	11	13	5	13	10	14	3	14	8	15	8	16	6	17	6	18	0	19	0
46	4	11	6	3	7	5	8	6	9	6	10	4	11	1	11	9	12	4	12	10	13	0	13	7	14	17	15	16	3	17	6	18	0	19	0
47	4	9	6	1	7	8	8	3	9	2	10	0	10	8	11	2	11	9	12	2	12	7	12	11	13	8	14	12	15	1	16	6	17	0	
48	4	8	5	10	7	0	8	0	8	10	9	9	10	2	10	8	11	2	11	7	11	11	12	3	12	7	13	14	2	15	1	16	6	17	0
49	4	6	5	8	6	9	7	8	8	6	9	1	9	8	10	2	10	8	11	0	11	4	11	8	11	11	13	5	14	1	15	1	16	6	
50	4	4	5	6	6	6	7	4	8	2	8	8	2	9	8	10	1	10	6	10	9	11	1	11	4	12	9	13	0	14	1	15	1	16	6
51	4	3	5	3	6	3	7	0	7	8	8	8	8	9	9	2	9	7	9	11	10	2	10	5	10	8	12	0	13	0	14	1	15	1	
52	4	1	5	1	5	1	6	8	7	4	7	10	8	9	8	8	9	1	9	4	9	8	9	11	10	1	12	4	13	0	14	1	15	1	
53	3	11	4	10	5	8	6	4	6	11	7	5	4	10	8	2	8	7	8	10	9	1	9	4	9	6	10	8	11	0	12	0	13	0	
54	3	9	4	7	5	4	6	0	6	7	7	0	7	5	7	9	8	1	8	4	8	7	8	9	9	0	10	1	11	0	12	0	13	0	
55	3	6	4	5	5	1	5	8	3	2	6	7	9	0	7	4	7	8	7	10	8	1	8	3	8	5	9	8	10	0	11	0	12	0	
56	3	4	4	2	4	10	5	5	5	10	6	3	6	3	6	10	7	2	7	5	7	7	7	7	9	7	11	8	11	0	12	0	13	0	
57	3	2	3	1	4	7	5	1	5	8	5	11	6	2	6	6	9	6	11	7	1	7	13	17	5	8	11	10	0	11	0	12	0	13	0
58	3	0	3	0	4	4	4	3	5	2	5	7	5	10	6	12	6	4	6	6	6	6	6	10	6	11	10	0	11	0	12	0	13	0	
59	2	10	3	6	4	1	4	6	4	11	5	3	5	6	5	8	6	0	6	1	6	3	6	4	6	6	7	4	5	0	11	0	12	0	
60	2	8	3	4	3	10	4	3	4	7	4	11	5	2	5	4	5	7	5	9	5	10	5	11	6	0	6	10	0	11	0	12	0	13	0

NOTE.—This company has no extended insurance on Endowment Policies.

TABLE OF EXTENDED INSURANCE.
 On 5 Per Cent 20-Year Gold Bond Policies of \$1,000 Each,
 and 15-Year Distribution Periods. Showing the Length
 of Time the Insurance for the face of the Policy will
 be Extended on a (Participating) Ordinary Life
 Policy without further Payment of Premiums,
 Provided Premiums have been fully
 Paid in Cash for

Age at Issue	3	4	5	6	7	8	9	10	11	12	13	14	15	16
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.
	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.
21	2	3	4	5	6	7	8	9	10	11	12	13	14	15
22	3	4	5	6	7	8	9	10	11	12	13	14	15	16
23	4	5	6	7	8	9	10	11	12	13	14	15	16	17
24	5	6	7	8	9	10	11	12	13	14	15	16	17	18
25	6	7	8	9	10	11	12	13	14	15	16	17	18	19
26	7	8	9	10	11	12	13	14	15	16	17	18	19	20
27	8	9	10	11	12	13	14	15	16	17	18	19	20	21
28	9	10	11	12	13	14	15	16	17	18	19	20	21	22
29	10	11	12	13	14	15	16	17	18	19	20	21	22	23
30	11	12	13	14	15	16	17	18	19	20	21	22	23	24
31	12	13	14	15	16	17	18	19	20	21	22	23	24	25
32	13	14	15	16	17	18	19	20	21	22	23	24	25	26
33	14	15	16	17	18	19	20	21	22	23	24	25	26	27
34	15	16	17	18	19	20	21	22	23	24	25	26	27	28
35	16	17	18	19	20	21	22	23	24	25	26	27	28	29
36	17	18	19	20	21	22	23	24	25	26	27	28	29	30
37	18	19	20	21	22	23	24	25	26	27	28	29	30	31
38	19	20	21	22	23	24	25	26	27	28	29	30	31	32
39	20	21	22	23	24	25	26	27	28	29	30	31	32	33
40	21	22	23	24	25	26	27	28	29	30	31	32	33	34
41	22	23	24	25	26	27	28	29	30	31	32	33	34	35
42	23	24	25	26	27	28	29	30	31	32	33	34	35	36
43	24	25	26	27	28	29	30	31	32	33	34	35	36	37
44	25	26	27	28	29	30	31	32	33	34	35	36	37	38
45	26	27	28	29	30	31	32	33	34	35	36	37	38	39
46	27	28	29	30	31	32	33	34	35	36	37	38	39	40
47	28	29	30	31	32	33	34	35	36	37	38	39	40	41
48	29	30	31	32	33	34	35	36	37	38	39	40	41	42
49	30	31	32	33	34	35	36	37	38	39	40	41	42	43
50	31	32	33	34	35	36	37	38	39	40	41	42	43	44
51	32	33	34	35	36	37	38	39	40	41	42	43	44	45
52	33	34	35	36	37	38	39	40	41	42	43	44	45	46
53	34	35	36	37	38	39	40	41	42	43	44	45	46	47
54	35	36	37	38	39	40	41	42	43	44	45	46	47	48
55	36	37	38	39	40	41	42	43	44	45	46	47	48	49

TABLE OF EXTENDED INSURANCE

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on an Ordinary Life Policy, provided Premiums have been fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
20	2	156	3	114	4	87	5	75	6	77	7	93	8	120	9	155	14	228	17	300
21	2	186	3	154	4	138	5	158	6	149	7	178	8	209	9	248	14	320	17	390
22	2	216	3	183	4	168	5	193	6	223	7	254	8	296	9	348	14	438	17	510
23	2	246	3	213	4	232	5	268	6	292	7	334	8	386	9	458	14	588	17	690
24	2	277	3	242	4	265	5	329	6	364	7	428	8	500	9	598	14	738	17	870
25	2	309	3	321	4	348	5	422	6	471	7	545	8	638	9	758	14	908	17	1050
26	2	342	3	354	4	381	5	465	6	514	7	588	8	698	9	848	14	1058	17	1260
27	2	374	3	386	4	413	5	507	6	556	7	630	8	750	9	900	14	1158	17	1410
28	2	406	3	418	4	445	5	539	6	588	7	662	8	792	9	952	14	1258	17	1560
29	2	438	3	450	4	477	5	571	6	620	7	694	8	824	9	994	14	1358	17	1710
30	2	470	3	482	4	509	5	603	6	652	7	726	8	856	9	1026	14	1458	17	1860
31	2	502	3	514	4	541	5	635	6	684	7	758	8	888	9	1058	14	1558	17	2010
32	2	534	3	546	4	573	5	667	6	716	7	790	8	920	9	1090	14	1658	17	2160
33	2	566	3	578	4	605	5	699	6	748	7	822	8	952	9	1122	14	1758	17	2310
34	2	598	3	610	4	637	5	731	6	780	7	854	8	984	9	1154	14	1858	17	2460
35	2	630	3	642	4	669	5	763	6	812	7	886	8	1016	9	1186	14	1958	17	2610
36	2	662	3	674	4	701	5	795	6	844	7	918	8	1048	9	1218	14	2058	17	2760
37	2	694	3	706	4	733	5	827	6	876	7	950	8	1080	9	1258	14	2158	17	2910
38	2	726	3	738	4	765	5	859	6	908	7	982	8	1112	9	1300	14	2258	17	3060
39	2	758	3	770	4	797	5	891	6	940	7	1014	8	1144	9	1332	14	2358	17	3210
40	2	790	3	802	4	829	5	923	6	972	7	1046	8	1176	9	1360	14	2458	17	3360
41	2	822	3	834	4	861	5	955	6	1004	7	1078	8	1208	9	1390	14	2558	17	3510
42	2	854	3	866	4	893	5	987	6	1036	7	1110	8	1240	9	1422	14	2658	17	3660
43	2	886	3	898	4	925	5	1019	6	1068	7	1142	8	1272	9	1454	14	2758	17	3810
44	2	918	3	930	4	957	5	1051	6	1100	7	1174	8	1304	9	1486	14	2858	17	3960
45	2	950	3	962	4	989	5	1083	6	1132	7	1206	8	1336	9	1518	14	2958	17	4110
46	2	982	3	994	4	1021	5	1115	6	1164	7	1238	8	1368	9	1550	14	3058	17	4260
47	2	1014	3	1026	4	1053	5	1147	6	1196	7	1270	8	1400	9	1582	14	3158	17	4410
48	2	1046	3	1058	4	1085	5	1179	6	1224	7	1302	8	1432	9	1614	14	3258	17	4560
49	2	1078	3	1090	4	1117	5	1211	6	1256	7	1334	8	1464	9	1646	14	3358	17	4710
50	2	1110	3	1122	4	1149	5	1243	6	1292	7	1366	8	1496	9	1678	14	3458	17	4860
51	2	1142	3	1154	4	1181	5	1275	6	1324	7	1398	8	1528	9	1710	14	3558	17	5010
52	2	1174	3	1186	4	1213	5	1307	6	1352	7	1426	8	1560	9	1742	14	3658	17	5160
53	2	1206	3	1218	4	1245	5	1339	6	1384	7	1458	8	1592	9	1774	14	3758	17	5310
54	2	1238	3	1250	4	1277	5	1371	6	1412	7	1486	8	1624	9	1806	14	3858	17	5460
55	2	1270	3	1282	4	1309	5	1403	6	1448	7	1512	8	1656	9	1838	14	3958	17	5610
56	2	1302	3	1314	4	1341	5	1435	6	1476	7	1546	8	1688	9	1870	14	4058	17	5760
57	2	1334	3	1346	4	1373	5	1467	6	1508	7	1578	8	1720	9	1902	14	4158	17	5910
58	2	1366	3	1378	4	1405	5	1499	6	1536	7	1606	8	1752	9	1934	14	4258	17	6060
59	2	1398	3	1410	4	1437	5	1531	6	1568	7	1634	8	1784	9	1966	14	4358	17	6210
60	2	1430	3	1442	4	1469	5	1563	6	1600	7	1666	8	1816	9	1998	14	4458	17	6360
61	2	1462	3	1474	4	1501	5	1595	6	1632	7	1698	8	1848	9	2030	14	4558	17	6510
62	2	1494	3	1506	4	1533	5	1627	6	1664	7	1726	8	1880	9	2062	14	4658	17	6660
63	2	1526	3	1538	4	1565	5	1659	6	1696	7	1758	8	1912	9	2094	14	4758	17	6810
64	2	1558	3	1570	4	1597	5	1691	6	1728	7	1786	8	1944	9	2126	14	4858	17	6960
65	2	1590	3	1602	4	1629	5	1723	6	1760	7	1818	8	1976	9	2158	14	4958	17	7110

TABLE OF EXTENDED INSURANCE.

owing the length of time the Insurance for the face of the Policy will be extended without further Payment of Premium, on a 20 Premiums Life Policy, Provided Premiums have been fully Paid in Cash for

3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
3208	81	10	284	13	169	16	98	18	44
3478	116	10	325	13	209	16	131	18	55
98	151	10	364	13	245	16	153	18	58
368	184	11	33	13	278	16	171	18	40
638	216	11	67	13	302	16	178	19	14
878	246	11	95	13	320	16	176	18	340
1118	273	11	118	13	332	16	162	18	288
1338	297	11	137	13	336	16	137	18	225
1548	317	11	150	13	331	16	101	18	150
1728	338	11	157	13	317	16	52	18	64
1898	346	11	158	13	293	15	358	17	332
2028	356	11	151	13	257	15	287	17	225
2138	358	11	135	13	212	15	266	17	109
2208	355	11	111	13	156	15	113	18	350
2248	346	11	78	13	90	15	16	16	216
2248	332	11	86	13	15	14	271	16	77
2198	309	10	349	12	295	14	153	15	295
2198	278	10	281	12	202	14	80	15	142
1968	239	10	216	12	101	13	263	14	350
1768	168	10	188	11	358	13	126	14	187
1508	138	10	52	11	242	12	350	14	21
1178	77	9	824	11	122	12	262	13	216
788	8	9	224	10	362	12	52	13	44
827	297	9	118	10	220	11	263	12	335
8457	213	9	9	10	92	11	197	12	59
2387	129	8	259	9	318	10	313	11	248
2357	99	8	142	9	177	10	150	11	71
1586	310	8	23	9	34	9	353	10	257
876	212	7	266	8	255	9	190	10	78
156	113	7	143	8	112	9	29	9	266
3068	14	7	21	7	335	8	234	9	91
2285	278	6	264	7	194	8	77	8	284
1585	178	6	143	7	55	7	287	8	115
705	79	6	25	6	284	7	135	7	316
04	847	5	273	6	151	6	353	7	155
2004	251	5	159	6	21	6	209	6	364
2164	157	5	48	5	259	6	70	6	214
1444	66	4	305	5	137	5	360	6	68
748	343	4	200	5	19	5	170	5	293
68	257	4	100	4	270	5	44	5	158
8058	174	4	2	4	160	4	289	5	29
2478	95	3	274	4	54	4	175	4	273
1803	19	3	185	3	329	4	66	4	158
1232	311	3	101	3	226	3	328	4	49
602	242	3	20	3	187	3	294	3	313
132	177	2	309	3	54	3	145	3	220
3208	81	10	284	13	169	16	98	18	44
3478	116	10	325	13	209	16	131	18	55
98	151	10	364	13	245	16	153	18	58
368	184	11	33	13	278	16	171	18	40

TABLE OF EXTENDED INSURANCE.

TABLE OF EXTENDED INSURANCE.

Extending the length of time the Insurance for the face of the Policy will be Extended on an Ordinary Life Accumulation Policy without further Payment of Premiums, Provided Premiums have been fully Paid in Cash for

[illegible]

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the Policy
 be Extended on a Twenty Premiums Life Accumulation Policy
 without further Payment of Premiums, Provided Premiums
 have been fully Paid in Cash for

Age at Issue.	1 Year.		2 Years.		3 Years.		4 Years.		5 Years.		6 Years.		7 Years.		8 Years.		9 Years.		10 Years.		15 Years.	
	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.
21	2		0		1		0		1		1		1		2		3		10		0	
22	2		0		1		0		1		1		1		2		3		10		0	
23	2		0		1		0		1		1		1		2		3		10		0	
24	2		0		1		0		1		1		1		2		3		10		0	
25	2		0		1		0		1		1		1		2		3		10		0	
26	2		0		1		0		1		1		1		2		3		10		0	
27	2		0		1		0		1		1		1		2		3		10		0	
28	2		0		1		0		1		1		1		2		3		10		0	
29	2		0		1		0		1		1		1		2		3		10		0	
30	2		0		1		0		1		1		1		2		3		10		0	
31	2		0		1		0		1		1		1		2		3		10		0	
32	2		0		1		0		1		1		1		2		3		10		0	
33	2		0		1		0		1		1		1		2		3		10		0	
34	2		0		1		0		1		1		1		2		3		10		0	
35	2		0		1		0		1		1		1		2		3		10		0	
36	2		0		1		0		1		1		1		2		3		10		0	
37	2		0		1		0		1		1		1		2		3		10		0	
38	2		0		1		0		1		1		1		2		3		10		0	
39	2		0		1		0		1		1		1		2		3		10		0	
40	2		0		1		0		1		1		1		2		3		10		0	
41	2		0		1		0		1		1		1		2		3		10		0	
42	2		0		1		0		1		1		1		2		3		10		0	
43	2		0		1		0		1		1		1		2		3		10		0	
44	2		0		1		0		1		1		1		2		3		10		0	
45	2		0		1		0		1		1		1		2		3		10		0	
46	2		0		1		0		1		1		1		2		3		10		0	
47	2		0		1		0		1		1		1		2		3		10		0	
48	2		0		1		0		1		1		1		2		3		10		0	
49	2		0		1		0		1		1		1		2		3		10		0	
50	2		0		1		0		1		1		1		2		3		10		0	
51	2		0		1		0		1		1		1		2		3		10		0	
52	2		0		1		0		1		1		1		2		3		10		0	
53	2		0		1		0		1		1		1		2		3		10		0	
54	2		0		1		0		1		1		1		2		3		10		0	
55	2		0		1		0		1		1		1		2		3		10		0	

TABLE OF EXTENDED INSURANCE.

the Length of Time the Insurance for the Face of the
will be Extended on 20-Year Endowment Accumu-
n Policy without further Payment of Premiums
a amount returned at end of Period if the Insured is
iving, provided Premiums have been Fully Paid
in Cash for

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance on an Ordinary Life Policy for face value of the Policy will be extended without further Payment of Premium, provided Premiums have been Fully Paid for in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
21	2	182	3	148	4	126	5	117	6	120	7	132	8	154	9	178	14	173	17	
22	2	212	3	187	4	176	5	178	6	190	7	211	8	238	9	266	14	221	17	
23	2	242	3	228	4	228	5	239	6	260	7	289	8	320	9	352	14	255	17	
24	2	274	3	270	4	280	5	300	6	330	8	0	9	36	10	69	14	275	16	
25	2	305	3	312	4	332	5	361	7	34	8	74	9	114	10	146	14	279	16	
26	2	337	3	355	5	20	6	58	7	102	8	147	9	187	10	215	14	269	16	
27	3	5	4	83	5	73	6	119	7	168	8	216	9	255	10	278	14	245	16	
28	3	98	4	77	5	125	6	178	7	232	8	281	9	317	10	331	14	210	15	
29	3	71	4	121	5	176	6	235	7	292	8	341	10	6	11	9	14	162	15	
30	3	105	4	168	5	226	6	299	7	349	9	29	10	51	11	39	14	108	15	
31	3	139	4	205	5	274	6	342	8	36	9	75	10	86	11	58	14	34	14	
32	3	171	4	245	5	320	7	25	8	82	9	113	10	109	11	64	13	321	14	
33	3	203	4	284	5	364	7	69	8	120	9	149	10	120	11	69	13	298	14	
34	3	234	4	321	5	39	7	107	8	151	9	157	10	121	11	41	13	138	13	
35	3	264	4	357	5	76	7	140	8	172	9	163	10	110	11	13	13	37	13	
36	3	292	5	24	6	106	7	168	8	189	9	158	10	88	10	339	12	294	12	
37	3	318	5	52	6	131	7	179	8	188	9	142	10	56	10	290	12	181	12	
38	3	342	5	77	6	150	7	184	8	174	9	117	10	14	10	232	12	63	12	
39	3	364	5	96	6	169	7	181	8	155	9	82	9	328	10	166	11	307	11	
40	4	16	5	109	6	162	7	170	8	128	9	89	9	269	10	92	11	181	11	
41	4	30	5	116	6	156	7	148	8	92	8	352	9	202	10	13	11	54	10	
42	4	39	5	114	6	142	7	119	8	47	8	292	9	128	9	291	10	268	10	
43	4	42	5	106	6	120	7	82	7	360	8	225	9	49	9	200	10	156	10	
44	4	39	5	91	6	90	7	37	7	300	8	152	8	329	9	104	10	23	9	
45	4	30	5	69	6	54	6	352	7	235	8	75	8	230	9	5	9	258	9	
46	4	15	5	40	6	11	6	294	7	164	7	387	8	146	8	266	9	118	8	
47	3	359	5	6	5	327	6	232	7	89	7	270	8	49	8	160	8	348	8	
48	3	334	4	331	5	273	6	164	7	11	7	180	7	315	8	53	8	214	8	
49	3	308	4	287	5	215	6	94	6	298	7	88	7	213	7	308	8	81	7	
50	3	269	4	239	5	154	6	21	6	208	6	339	7	110	7	198	7	315	7	
51	3	232	4	188	5	90	5	310	6	122	6	263	7	7	7	88	7	187	7	
52	3	193	4	135	5	25	5	232	6	36	6	167	6	268	6	343	7	61	6	
53	3	152	4	80	4	322	5	154	5	912	6	71	6	166	6	238	6	608	6	
54	3	109	4	24	4	254	5	75	5	224	5	340	6	62	6	125	6	186	6	
55	3	65	3	331	4	134	4	361	5	136	5	244	5	325	6	18	6	70	5	
56	3	20	3	273	4	115	4	282	5	48	5	149	5	224	5	277	5	324	5	
57	2	399	3	215	4	46	4	208	4	326	5	56	5	125	5	175	5	219	4	
58	2	292	3	156	3	342	4	125	4	240	4	328	5	28	5	74	5	116	4	
59	2	246	3	98	3	273	4	47	4	156	4	238	4	239	4	342	5	15	4	
60	2	200	3	41	3	205	3	336	4	73	4	151	4	208	4	250	4	235	4	

TABLE OF EXTENDED INSURANCE.

When the length of time the insurance on a 20-Premiums Life Policy for the face value of the Policy will be extended without further Payment of Premium, provided Premiums have been Fully Paid in Cash for

3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
244	7	323	10	107	12	323	15	253	12
271	7	369	10	133	14	5	15	278	12
297	8	29	10	192	13	49	15	317	18
323	8	64	10	231	13	89	15	349	18
349	8	98	10	269	13	124	16	10	18
10	8	130	10	304	13	156	16	28	18
36	8	161	10	335	13	182	16	37	18
66	8	190	10	362	13	201	16	37	18
88	8	216	11	38	13	215	16	26	18
106	8	239	11	41	13	219	16	5	18
126	8	259	11	54	13	216	15	336	18
144	8	276	11	62	13	204	15	292	17
160	8	288	11	64	13	183	15	236	17
173	8	297	11	58	13	150	15	169	17
183	8	300	11	44	13	107	15	92	16
190	8	298	11	22	13	55	15	5	16
195	8	290	10	857	12	357	14	272	16
194	8	276	10	817	12	284	14	167	15
190	8	254	10	267	12	202	14	63	15
181	8	226	10	208	12	112	13	297	15
168	8	189	10	142	12	14	13	169	14
148	8	144	10	67	11	273	13	36	14
123	8	92	9	350	11	161	12	261	13
92	8	33	9	261	11	44	12	117	13
54	7	332	9	165	10	236	11	335	12
9	7	258	9	64	10	158	11	184	12
324	7	179	8	828	10	27	11	31	11
287	7	96	8	212	9	257	10	240	11
206	7	8	8	98	9	121	10	88	10
140	6	281	7	348	8	349	9	291	10
72	6	186	7	229	8	209	9	134	10
0	6	89	7	110	8	70	8	343	9
291	5	857	6	356	7	296	8	288	9
216	5	258	6	236	7	159	8	35	8
141	5	160	6	119	7	24	7	249	8
66	5	64	6	3	6	256	7	102	7
356	4	883	5	258	6	125	6	323	7
232	4	238	5	141	5	864	6	182	6
219	4	146	5	32	5	240	6	46	6
137	4	67	4	291	5	120	5	279	6
63	3	334	4	185	5	4	5	151	5
1	3	260	4	69	4	256	5	128	5
301	3	168	3	359	4	149	4	275	5
13	3	168	3	359	4	149	4	275	5
99	5	172	6	63	6	323			

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the face of the Policy will be Extended without further Payment of Premiums on a 20-Year Endowment Policy with amount returned at end of Period if the Insured is living, provided Premiums have been Fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
18	14	57	16	0	14	57	16	0	14	57	16	0	14	57	16	0	14	57	16	0
19	14	116	0	4	15	0	119	14	0	192	13	0	261	12	0	329	11	0	393	10
20	13	309	16	0	42	15	0	117	14	0	190	13	0	260	12	0	327	11	0	392
21	13	249	16	0	39	15	0	115	14	0	188	13	0	258	12	0	326	11	0	391
22	13	187	16	0	36	15	0	112	14	0	186	13	0	256	12	0	324	11	0	389
23	13	121	16	0	34	15	0	110	14	0	183	13	0	254	12	0	322	11	0	387
24	13	53	16	0	30	15	0	107	14	0	180	13	0	251	12	0	320	11	0	386
25	12	346	16	0	27	15	0	104	14	0	178	13	0	249	12	0	317	11	0	384
26	12	272	16	0	23	15	0	100	14	0	174	13	0	246	12	0	315	11	0	381
27	12	198	16	0	19	15	0	96	14	0	171	13	0	243	12	0	312	11	0	379
28	12	116	16	0	14	15	0	92	14	0	167	13	0	239	12	0	309	11	0	376
29	12	32	16	0	8	15	0	87	14	0	162	13	0	235	12	0	305	11	0	373
30	11	311	16	0	2	15	0	81	14	0	157	13	0	231	12	0	301	11	0	369
31	11	222	15	274	15	0	75	14	0	152	13	0	226	12	0	297	11	0	365	
32	11	130	15	114	15	0	68	14	0	145	13	0	220	12	0	292	11	0	361	
33	11	33	14	316	15	0	60	14	0	138	13	0	213	12	0	286	11	0	355	
34	10	299	14	150	15	0	51	14	0	130	13	0	206	12	0	279	11	0	350	
35	10	196	13	348	15	0	41	14	0	121	13	0	198	12	0	272	11	0	343	
36	10	90	13	177	15	0	29	14	0	110	13	0	188	12	0	263	11	0	335	
37	9	346	13	6	15	0	16	14	0	98	13	0	178	12	0	254	11	0	327	
38	9	233	12	197	15	0	1	14	0	85	13	0	165	12	0	243	11	0	317	
39	9	117	12	24	14	160	14	0	70	13	0	152	12	0	231	11	0	306		
40	9	0	11	214	13	301	14	0	52	13	0	136	12	0	217	11	0	294		
41	8	744	11	40	13	78	14	0	32	13	0	118	12	0	201	11	0	280		
42	8	122	10	231	12	222	14	0	10	13	0	98	12	0	188	11	0	264		
43	7	364	10	58	12	6	13	219	13	0	75	12	0	163	11	0	246			
44	7	239	9	250	11	156	12	335	13	0	49	12	0	139	11	0	226			
45	7	113	9	80	10	311	12	91	13	0	20	12	0	118	11	0	203			
46	6	354	8	277	10	105	11	216	12	262	12	0	83	11	0	177				
47	6	226	8	112	9	270	10	352	12	5	12	0	49	11	0	146				
48	6	105	7	315	9	75	10	127	11	119	12	0	10	11	0	112				
49	5	349	7	157	8	249	9	274	10	243	11	166	11	0	73	10	0	176		
50	5	229	7	4	8	66	9	65	10	10	10	278	11	0	28	10	0	137		
51	5	114	6	219	7	254	8	227	9	151	10	35	10	261	10	0	97			
52	5	3	6	76	7	83	8	34	8	302	9	166	10	1	10	0	46			
53	4	258	5	304	6	285	7	213	8	96	8	309	9	128	9	201	0	553		
54	4	154	5	171	6	129	7	85	7	265	8	96	8	265	9	51	0	522		
55	4	84	5	46	5	345	6	231	7	78	7	259	8	49	8	168	0	502		
56	3	324	4	290	5	202	6	71	6	266	7	67	7	210	7	335	0	472		
57	3	232	4	175	5	68	5	283	6	96	6	250	7	15	7	132	0	428		
58	3	146	4	67	4	306	5	138	5	304	6	78	6	166	6	304	0	388		
59	3	64	3	329	4	184	5	1	5	153	5	281	6	25	6	121	0	354		
60	2	351	3	231	4	70	4	238	5	11	5	129	5	230	5	319	0	301		

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the Policy will be extended on an Ordinary Life Policy, without further Payment of Premium, provided Premiums have been fully Paid in Cash for:

3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
1 154	1 106	1 64	1 5	1 5	1 5	1 5	1 12	1 13	1 14
2 183	2 137	2 102	2 5	2 5	2 5	2 81	2 100	2 13	2 16
3 205	3 168	3 127	3 5	3 5	3 184	3 162	3 188	3 13	3 16
4 228	4 200	4 193	4 5	4 190	4 198	4 243	4 257	4 13	4 16
5 256	5 242	5 238	5 245	5 263	5 289	5 308	5 320	5 13	5 16
6 284	6 279	6 284	6 300	6 327	6 348	6 4	6 10	6 13	6 15
7 311	7 315	7 331	7 357	7 14	7 42	7 61	7 54	7 13	7 15
8 340	8 354	8 19	8 88	8 69	8 98	8 107	8 87	8 13	8 15
9 3	9 27	9 53	9 86	9 121	9 145	9 145	9 127	9 13	9 14
10 38	10 60	10 94	10 133	10 170	10 187	10 188	10 156	10 13	10 14
11 58	11 93	11 134	11 179	11 213	11 232	11 220	11 175	11 13	11 14
12 83	12 127	12 176	12 222	12 260	12 265	12 242	12 183	12 13	12 14
13 108	13 161	13 216	13 269	13 298	13 292	13 254	13 165	13 12	13 13
14 136	14 190	14 262	14 310	14 326	14 308	14 241	14 138	14 12	14 13
15 164	15 238	15 303	15 340	15 344	15 300	15 219	15 102	15 12	15 13
16 197	16 276	16 335	16 361	16 341	16 283	16 188	16 59	16 12	16 12
17 231	17 308	17 359	17 362	17 329	17 257	17 150	17 10	17 11	17 12
18 269	18 332	18 368	18 354	18 308	18 224	18 105	18 18	18 11	18 11
19 288	19 340	19 358	19 338	19 279	19 183	19 53	19 11	19 11	19 11
20 299	20 339	20 346	20 314	20 242	20 135	20 359	20 187	20 11	20 11
21 295	21 330	21 325	21 283	21 189	21 81	21 295	21 13	21 10	21 10
22 289	22 314	22 296	22 242	22 149	22 21	22 225	22 83	22 10	22 10
23 275	23 290	23 263	23 196	23 93	23 320	23 150	23 813	23 10	23 10
24 257	24 260	24 223	24 146	24 32	24 250	24 70	24 225	24 9	24 9
25 234	25 226	25 178	25 91	25 332	25 177	25 352	25 134	25 9	25 9
26 207	26 190	26 131	26 34	26 267	26 101	26 268	26 41	26 9	26 9
27 179	27 151	27 82	27 341	27 199	27 23	27 182	27 311	27 8	27 8
28 150	28 111	28 32	28 281	28 129	28 310	28 94	28 217	28 8	28 8
29 119	29 70	29 246	29 229	29 60	29 230	29 6	29 135	29 8	29 8
30 87	30 27	30 294	30 158	30 352	30 149	30 294	30 50	30 7	30 7
31 54	31 349	31 241	31 95	31 279	31 78	31 216	31 330	31 7	31 7
32 21	32 306	32 187	32 30	32 215	32 6	32 138	32 246	32 7	32 7
33 52	33 262	33 132	33 389	33 151	33 299	33 59	33 151	33 6	33 6
34 310	34 217	34 84	34 282	34 85	34 227	34 335	34 157	34 6	34 6
35 284	35 177	35 34	35 224	35 14	35 145	35 248	35 228	35 6	35 6
36 254	36 137	36 349	36 165	36 310	36 64	36 161	36 238	36 6	36 6
37 222	37 95	37 298	37 99	37 237	37 349	37 78	37 148	37 5	37 5
38 190	38 53	38 241	38 83	38 164	38 271	38 356	38 60	38 5	38 5
39 157	39 4	39 184	39 333	39 92	39 193	39 274	39 338	39 5	39 5
40 119	40 321	40 126	40 268	40 20	40 117	40 194	40 354	40 4	40 4
41 81	41 273	41 70	41 295	41 316	41 42	41 116	41 171	41 4	41 4
42 43	42 227	42 14	42 143	42 249	42 334	42 38	42 92	42 4	42 4
43 9	43 181	43 225	43 83	43 184	43 265	43 328	43 13	43 4	43 4
44 336	44 136	44 274	44 24	44 126	44 197	44 258	44 304	44 4	44 4
45 306	45 92	45 224	45 332	45 58	45 131	45 189	45 233	45 3	45 3

PENN MUTUAL LIFE INSURANCE COMPANY.

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the Policy will be extended on a 20-Premiums Life Policy without further Payment of Premiums, provided Premiums have been Fully Paid in Cash for:

Age at Issue of Origin. Pol.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
21	5	32	6	557	9	6	11	65	13	199	16	14	18	177	20	238	23	28
22	5	40	7	14	9	30	11	112	13	250	16	51	18	184	20	261	23	36
23	5	55	7	33	9	68	11	156	13	296	16	78	18	179	20	234	23	36
24	5	72	7	65	9	106	11	199	13	336	16	91	18	161	20	189	23	36
25	5	96	7	94	9	142	11	239	14	0	16	92	18	99	20	44	23	36
26	5	118	7	123	9	177	11	277	14	18	16	52	18	27	19	305	23	36
27	5	139	7	151	9	210	11	307	13	864	16	2	17	311	19	196	23	36
28	5	161	7	178	9	242	11	307	13	835	15	306	17	219	19	79	23	36
29	5	180	7	204	9	258	11	297	13	296	15	536	17	118	18	346	23	36
30	5	201	7	216	9	258	11	278	13	247	15	157	17	89	18	237	23	36
31	5	216	7	226	9	257	11	249	13	189	15	95	16	316	18	125	23	36
32	5	220	7	234	9	245	11	211	13	144	15	25	16	220	18	7	23	36
33	5	228	7	237	9	225	11	183	13	90	14	310	16	117	17	218	23	36
34	5	237	7	235	9	215	11	146	13	27	14	232	15	846	17	66	23	36
35	5	243	7	233	9	198	11	100	12	321	14	104	15	206	16	268	23	36
36	5	254	7	231	9	168	11	45	12	221	13	347	15	61	16	98	23	36
37	5	260	7	215	9	124	10	329	12	116	13	218	14	277	15	292	23	36
38	5	258	7	191	9	62	10	242	12	5	13	86	14	124	15	121	23	36
39	5	247	7	146	8	357	10	148	11	254	12	315	13	333	14	311	23	36
40	5	219	7	94	8	280	10	49	11	134	12	175	13	173	14	135	23	36
41	5	183	7	35	8	198	9	316	11	10	12	31	13	12	13	322	23	36
42	5	139	6	334	8	110	9	200	10	246	11	249	12	212	13	142	23	36
43	5	90	6	262	8	17	9	88	10	115	11	99	12	46	12	335	23	36
44	5	35	6	186	7	236	8	337	9	346	10	312	11	243	12	142	23	36
45	4	342	6	107	7	186	8	219	9	210	10	161	11	96	11	336	23	36
46	4	282	6	26	7	86	8	102	9	74	10	8	10	274	11	148	23	36
47	4	221	5	310	6	351	7	349	8	304	9	223	10	109	10	332	23	36
48	4	160	5	229	6	252	7	231	8	179	9	73	9	310	10	152	23	36
49	4	98	5	148	6	153	7	116	8	37	8	291	9	149	10	1	23	36
50	4	37	5	69	6	55	7	0	7	271	8	145	9	5	9	213	11	36
51	3	341	4	354	5	323	6	250	7	142	8	15	8	229	9	61	11	36
52	3	280	4	276	5	227	6	138	7	26	7	252	8	90	8	277	10	36
53	3	232	4	198	5	132	6	38	6	277	7	126	7	318	8	115	10	36
54	3	164	4	122	5	48	5	304	6	166	7	2	7	172	7	322	9	36
55	3	106	4	54	4	329	5	207	6	56	6	255	7	28	7	171	9	36
56	3	65	3	352	4	247	5	111	5	303	6	106	6	255	7	22	8	36
57	3	3	3	285	4	167	5	8	5	189	5	346	6	121	6	245	8	36
58	2	318	3	219	4	30	4	274	5	78	5	328	5	354	6	107	7	36
59	2	268	3	149	3	360	4	173	4	336	5	110	5	231	5	338	7	36
60	2	214	3	81	3	279	4	86	4	234	4	361	5	110	5	219	6	36

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the Policy was Extended on a 20-Year Endowment Policy, without further Payment of Premium, with Amount returned at end of Period, if the Insured is living. Provided Premiums have been fully Paid in Cash for

TABLE OF EXTENDED INSURANCE.

During the Length of Time the Insurance for the face of the Policy will be Extended without further Payment of Premium on a 20-Premiums (Endowment at 85.) Policy, provided Premiums have been fully Paid in Cash for

Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	17 Yrs.
Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.
Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.
6 9	8 4	11 2	14 8	17 6	20 8	23 9	26 5	35 3	37 10
6 10	8 5	11 3	14 9	17 7	20 9	23 10	26 6	35 4	37 11
6 11	8 6	11 4	14 10	17 8	20 10	23 11	26 7	35 5	37 12
6 12	8 7	11 5	14 11	17 9	20 11	23 12	26 8	35 6	37 13
6 1	8 8	11 6	14 12	17 10	20 12	23 1	26 9	35 7	37 14
6 2	8 9	11 7	15 1	17 11	21 1	24 2	26 10	35 8	37 15
6 3	8 10	11 8	15 2	17 12	21 2	24 3	26 11	35 9	37 16
6 4	8 11	11 9	15 3	18 1	21 3	24 4	26 12	35 10	37 17
6 5	8 12	11 10	15 4	18 2	21 4	24 5	26 1	35 11	37 18
6 6	8 1	11 11	15 5	18 3	21 5	24 6	26 2	35 12	37 19
6 7	8 2	11 12	15 6	18 4	21 6	24 7	26 3	35 1	37 20
6 8	8 3	12 1	15 7	18 5	21 7	24 8	26 4	35 2	37 21
6 9	8 4	12 2	15 8	18 6	21 8	24 9	26 5	35 3	37 22
6 10	8 5	12 3	15 9	18 7	21 9	24 10	26 6	35 4	37 23
6 11	8 6	12 4	15 10	18 8	21 10	24 11	26 7	35 5	37 24
6 12	8 7	12 5	15 11	18 9	21 11	24 12	26 8	35 6	37 25
6 1	8 8	12 6	15 12	18 10	21 12	25 1	26 9	35 7	37 26
6 2	8 9	12 7	16 1	18 11	22 1	25 2	26 10	35 8	37 27
6 3	8 10	12 8	16 2	18 12	22 2	25 3	26 11	35 9	37 28
6 4	8 11	12 9	16 3	19 1	22 3	25 4	26 12	35 10	37 29
6 5	8 12	12 10	16 4	19 2	22 4	25 5	26 1	35 11	37 30
6 6	8 1	12 11	16 5	19 3	22 5	25 6	26 2	35 12	37 31
6 7	8 2	12 12	16 6	19 4	22 6	25 7	26 3	35 1	37 32
6 8	8 3	13 1	16 7	19 5	22 7	25 8	26 4	35 2	37 33
6 9	8 4	13 2	16 8	19 6	22 8	25 9	26 5	35 3	37 34
6 10	8 5	13 3	16 9	19 7	22 9	25 10	26 6	35 4	37 35
6 11	8 6	13 4	16 10	19 8	22 10	25 11	26 7	35 5	37 36
6 12	8 7	13 5	16 11	19 9	22 11	25 12	26 8	35 6	37 37
6 1	8 8	13 6	16 12	19 10	22 12	25 1	26 9	35 7	37 38
6 2	8 9	13 7	17 1	19 11	23 1	25 2	26 10	35 8	37 39
6 3	8 10	13 8	17 2	19 12	23 2	25 3	26 11	35 9	37 40
6 4	8 11	13 9	17 3	20 1	23 3	25 4	26 12	35 10	37 41
6 5	8 12	13 10	17 4	20 2	23 4	25 5	26 1	35 11	37 42
6 6	8 1	13 11	17 5	20 3	23 5	25 6	26 2	35 12	37 43
6 7	8 2	13 12	17 6	20 4	23 6	25 7	26 3	35 1	37 44
6 8	8 3	14 1	17 7	20 5	23 7	25 8	26 4	35 2	37 45
6 9	8 4	14 2	17 8	20 6	23 8	25 9	26 5	35 3	37 46
6 10	8 5	14 3	17 9	20 7	23 9	25 10	26 6	35 4	37 47
6 11	8 6	14 4	17 10	20 8	23 10	25 11	26 7	35 5	37 48
6 12	8 7	14 5	17 11	20 9	23 11	25 12	26 8	35 6	37 49
6 1	8 8	14 6	17 12	20 10	23 12	25 1	26 9	35 7	37 50
6 2	8 9	14 7	18 1	20 11	24 1	25 2	26 10	35 8	37 51
6 3	8 10	14 8	18 2	20 12	24 2	25 3	26 11	35 9	37 52
6 4	8 11	14 9	18 3	21 1	24 3	25 4	26 12	35 10	37 53
6 5	8 12	14 10	18 4	21 2	24 4	25 5	26 1	35 11	37 54
6 6	8 1	14 11	18 5	21 3	24 5	25 6	26 2	35 12	37 55
6 7	8 2	14 12	18 6	21 4	24 6	25 7	26 3	35 1	37 56
6 8	8 3	15 1	18 7	21 5	24 7	25 8	26 4	35 2	37 57
6 9	8 4	15 2	18 8	21 6	24 8	25 9	26 5	35 3	37 58
6 10	8 5	15 3	18 9	21 7	24 9	25 10	26 6	35 4	37 59
6 11	8 6	15 4	18 10	21 8	24 10	25 11	26 7	35 5	37 60
6 12	8 7	15 5	18 11	21 9	24 11	25 12	26 8	35 6	37 61
6 1	8 8	15 6	18 12	21 10	24 12	25 1	26 9	35 7	37 62
6 2	8 9	15 7	19 1	21 11	25 1	25 2	26 10	35 8	37 63
6 3	8 10	15 8	19 2	21 12	25 2	25 3	26 11	35 9	37 64
6 4	8 11	15 9	19 3	22 1	25 3	25 4	26 12	35 10	37 65
6 5	8 12	15 10	19 4	22 2	25 4	25 5	26 1	35 11	37 66
6 6	8 1	15 11	19 5	22 3	25 5	25 6	26 2	35 12	37 67
6 7	8 2	15 12	19 6	22 4	25 6	25 7	26 3	35 1	37 68
6 8	8 3	16 1	19 7	22 5	25 7	25 8	26 4	35 2	37 69
6 9	8 4	16 2	19 8	22 6	25 8	25 9	26 5	35 3	37 70
6 10	8 5	16 3	19 9	22 7	25 9	25 10	26 6	35 4	37 71
6 11	8 6	16 4	19 10	22 8	25 10	25 11	26 7	35 5	37 72
6 12	8 7	16 5	19 11	22 9	25 11	25 12	26 8	35 6	37 73
6 1	8 8	16 6	19 12	22 10	25 12	25 1	26 9	35 7	37 74
6 2	8 9	16 7	20 1	22 11	25 1	25 2	26 10	35 8	37 75
6 3	8 10	16 8	20 2	22 12	25 2	25 3	26 11	35 9	37 76
6 4	8 11	16 9	20 3	23 1	25 3	25 4	26 12	35 10	37 77
6 5	8 12	16 10	20 4	23 2	25 4	25 5	26 1	35 11	37 78
6 6	8 1	16 11	20 5	23 3	25 5	25 6	26 2	35 12	37 79
6 7	8 2	16 12	20 6	23 4	25 6	25 7	26 3	35 1	37 80
6 8	8 3	17 1	20 7	23 5	25 7	25 8	26 4	35 2	37 81
6 9	8 4	17 2	20 8	23 6	25 8	25 9	26 5	35 3	37 82
6 10	8 5	17 3	20 9	23 7	25 9	25 10	26 6	35 4	37 83
6 11	8 6	17 4	20 10	23 8	25 10	25 11	26 7	35 5	37 84
6 12	8 7	17 5	20 11	23 9	25 11	25 12	26 8	35 6	37 85
6 1	8 8	17 6	20 12	23 10	25 12	25 1	26 9	35 7	37 86
6 2	8 9	17 7	21 1	23 11	25 1	25 2	26 10	35 8	37 87
6 3	8 10	17 8	21 2	23 12	25 2	25 3	26 11	35 9	37 88
6 4	8 11	17 9	21 3	24 1	25 3	25 4	26 12	35 10	37 89
6 5	8 12	17 10	21 4	24 2	25 4	25 5	26 1	35 11	37 90
6 6	8 1	17 11	21 5	24 3	25 5	25 6	26 2	35 12	37 91
6 7	8 2	17 12	21 6	24 4	25 6	25 7	26 3	35 1	37 92
6 8	8 3	18 1	21 7	24 5	25 7	25 8	26 4	35 2	37 93
6 9	8 4	18 2	21 8	24 6	25 8	25 9	26 5	35 3	37 94
6 10	8 5	18 3	21 9	24 7	25 9	25 10	26 6	35 4	37 95
6 11	8 6	18 4	21 10	24 8	25 10	25 11	26 7	35 5	37 96
6 12	8 7	18 5	21 11	24 9	25 11	25 12	26 8	35 6	37 97
6 1	8 8	18 6	21 12	24 10	25 12	25 1	26 9	35 7	37 98
6 2	8 9	18 7	22 1	24 11	25 1	25 2	26 10	35 8	37 99
6 3	8 10	18 8	22 2	24 12	25 2	25 3	26 11	35 9	37 100

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on an Annual Premium (Endowment at 85) Policy, Provided Premiums have been fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yr.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
20	1	10	2	10	3	11	4	10	5	9	6	8	7	6	5	4	3	2	1	0
21	1	11	2	11	3	12	4	11	5	10	6	9	8	7	6	5	4	3	2	1
22	2	0	3	0	4	0	5	0	6	0	7	0	8	0	9	0	10	0	11	0
23	2	1	3	1	4	1	5	1	6	1	7	1	8	1	9	1	10	1	11	1
24	2	2	3	2	4	2	5	2	6	2	7	2	8	2	9	2	10	2	11	2
25	2	3	3	3	4	3	5	3	6	3	7	3	8	3	9	3	10	3	11	3
26	2	4	3	4	4	4	5	4	6	4	7	4	8	4	9	4	10	4	11	4
27	2	5	3	5	4	5	5	5	6	5	7	5	8	5	9	5	10	5	11	5
28	2	6	3	6	4	6	5	6	6	6	7	6	8	6	9	6	10	6	11	6
29	2	7	3	7	4	7	5	7	7	7	7	7	8	7	9	7	10	7	11	7
30	2	8	3	8	4	8	5	8	8	8	8	8	9	8	9	8	10	8	11	8
31	2	9	3	9	4	9	5	9	9	9	9	9	10	9	10	9	11	9	12	9
32	2	10	3	10	4	10	5	10	10	10	10	10	11	10	11	10	12	10	13	10
33	2	11	3	11	4	11	5	11	11	11	11	11	12	11	12	11	13	11	14	11
34	3	0	4	0	5	0	6	0	7	0	8	0	9	0	10	0	11	0	12	0
35	3	1	4	1	5	1	6	1	7	1	8	1	9	1	10	1	12	1	13	1
36	3	2	4	2	5	2	6	2	7	2	8	2	9	2	10	2	13	2	14	2
37	3	3	4	3	5	3	6	3	7	3	8	3	9	3	10	3	14	3	15	3
38	3	4	4	4	5	4	6	4	7	4	8	4	9	4	10	4	15	4	16	4
39	3	5	4	5	5	5	6	5	7	5	8	5	9	5	10	5	16	5	17	5
40	3	6	4	6	5	6	6	6	7	6	8	6	9	6	10	6	17	6	18	6
41	3	7	4	7	5	7	6	7	7	7	8	7	9	7	10	7	18	7	19	7
42	3	8	4	8	5	8	6	8	8	8	8	8	9	8	10	8	19	8	20	8
43	3	9	4	9	5	9	6	9	9	9	9	9	10	9	10	9	20	9	21	9
44	3	10	4	10	5	10	6	10	10	10	10	10	11	10	10	10	21	10	22	10
45	3	11	4	11	5	11	6	11	11	11	10	11	11	11	10	11	22	11	23	11
46	4	0	5	0	6	0	7	0	12	0	11	0	11	0	11	0	23	0	24	0
47	4	1	5	1	6	1	7	1	1	1	11	1	11	1	11	1	24	1	25	1
48	4	2	5	2	6	2	7	2	2	2	12	2	12	2	12	2	25	2	26	2
49	4	3	5	3	6	3	7	3	3	3	12	3	12	3	12	3	26	3	27	3
50	4	4	5	4	6	4	7	4	4	4	13	4	13	4	13	4	27	4	28	4
51	4	5	5	5	6	5	7	5	5	5	13	5	13	5	13	5	28	5	29	5
52	4	6	5	6	6	6	7	6	6	6	14	6	14	6	14	6	29	6	30	6
53	4	7	5	7	6	7	7	7	7	7	14	7	14	7	14	7	30	7	31	7
54	4	8	5	8	6	8	7	8	8	8	15	8	15	8	15	8	31	8	32	8
55	4	9	5	9	6	9	8	9	9	9	15	9	15	9	15	9	32	9	33	9
56	4	10	5	10	6	10	8	10	10	10	16	10	16	10	16	10	33	10	34	10
57	4	11	5	11	6	11	9	11	11	11	16	11	16	11	16	11	34	11	35	11
58	5	0	6	0	7	0	9	0	12	0	17	0	17	0	17	0	35	0	36	0
59	5	1	6	1	7	1	10	1	1	1	17	1	17	1	17	1	36	1	37	1
60	5	2	6	2	7	2	11	2	2	2	18	2	18	2	18	2	37	2	38	2
61	5	3	6	3	7	3	12	3	3	3	18	3	18	3	18	3	38	3	39	3
62	5	4	6	4	7	4	13	4	4	4	19	4	19	4	19	4	39	4	40	4
63	5	5	6	5	7	5	14	5	5	5	19	5	19	5	19	5	40	5	41	5
64	5	6	6	6	7	6	15	6	6	6	20	6	20	6	20	6	41	6	42	6
65	5	7	6	7	7	7	16	7	7	7	20	7	20	7	20	7	42	7	43	7
66	5	8	6	8	7	8	17	8	8	8	21	8	21	8	21	8	43	8	44	8

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on an Ordinary Life Policy.

3 Years.		4 Years.		5 Years.		6 Years.		7 Years.		8 Years.		9 Years.		10 Years.		15 Years.		20 Years.	
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
2	82	3	20	4	10	5	1	6	11	7	13	8	25	9	163	15	186	18	277
2	88	3	57	4	59	5	59	6	80	7	122	8	132	9	255	15	267	18	298
2	115	3	98	4	107	5	118	6	149	7	200	8	266	9	345	15	289	18	170
2	142	3	132	4	157	5	177	6	218	7	277	8	349	9	468	15	317	18	90
2	170	3	171	4	207	5	237	6	287	7	352	8	466	9	610	15	328	18	17
2	199	3	210	4	257	5	297	6	354	8	62	9	144	10	228	15	323	17	280
2	228	3	250	4	307	5	356	7	56	8	134	9	218	10	359	15	306	17	185
2	257	3	290	4	357	6	50	7	122	8	263	9	286	10	362	15	274	17	79
2	286	3	329	5	42	6	108	7	185	8	267	9	348	11	49	15	230	16	337
2	316	4	4	5	92	6	163	7	244	8	327	10	37	11	91	15	174	16	206
3	346	4	44	5	140	6	217	7	300	9	15	10	62	11	131	15	107	16	74
3	11	4	83	5	187	6	268	7	352	9	62	10	116	11	139	15	313	15	305
3	40	4	121	5	231	6	315	8	82	9	160	10	139	11	144	14	310	15	166
3	69	4	158	5	273	6	358	8	71	9	127	10	150	11	187	14	214	15	23
3	98	4	193	5	312	7	31	8	101	9	144	10	151	11	158	14	153	14	241
3	124	4	226	5	347	7	63	8	122	9	150	10	139	11	88	14	514	14	98
3	150	4	256	6	13	7	87	8	134	9	145	10	117	11	48	13	255	13	305
3	174	4	283	6	38	7	102	8	135	9	180	10	84	10	363	13	185	13	151
3	196	4	307	6	56	7	109	8	127	9	165	10	42	10	303	13	121	12	361
3	216	4	325	6	67	7	107	8	109	9	70	9	355	10	235	12	248	12	206
3	232	4	338	6	70	7	96	8	62	9	27	9	296	10	160	12	147	12	46
3	246	4	346	6	65	7	77	8	47	8	340	9	228	10	79	11	348	11	256
3	254	4	346	6	52	7	49	8	4	8	280	9	154	9	357	11	210	11	100
3	258	4	340	6	32	7	13	7	317	8	214	9	74	9	263	11	72	10	310
3	256	4	326	6	4	6	335	7	358	8	142	8	354	9	166	10	294	10	157
3	249	4	306	5	334	6	285	7	104	8	64	8	263	9	65	10	156	10	4
3	235	4	280	5	292	6	229	7	124	7	347	8	169	8	325	10	14	9	231
3	217	4	248	5	246	6	169	7	51	7	360	8	72	8	217	9	239	9	74
3	195	4	211	5	194	6	103	6	338	7	170	7	337	8	108	9	97	8	295
3	168	4	170	5	138	6	35	6	256	7	79	7	234	7	662	8	322	8	156
3	137	4	125	5	80	5	328	6	173	6	350	7	131	7	250	8	185	8	177
3	104	4	79	5	19	5	254	6	88	6	255	7	27	7	139	8	50	7	250
3	69	4	29	4	320	5	179	6	3	6	159	6	288	7	27	7	289	7	119
3	32	3	343	4	256	5	102	5	280	6	63	6	183	6	281	7	155	6	354
3	358	3	290	4	189	5	25	5	193	6	332	6	80	6	171	7	99	6	231
3	318	3	235	4	122	4	313	5	106	5	236	5	342	6	62	6	274	6	108
3	277	3	181	4	55	4	235	5	20	5	142	5	341	5	320	6	157	5	346
3	235	3	126	3	353	4	158	4	299	5	49	5	142	5	216	6	42	5	238
3	193	3	72	3	286	4	82	4	214	4	322	5	144	5	114	5	298	5	117
3	151	3	18	3	220	4	6	4	131	4	232	4	314	5	15	5	193	4	364
3	109	2	328	3	156	3	297	4	49	4	145	4	223	4	286	5	97	4	259

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premium on a 20-Premiums Life Policy, provided Premiums have been fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
20	6	68	7	165	10	15	12	257	15	207	18	208	21	203	24	124	34	63	38	31
21	6	92	7	198	10	54	12	296	15	240	18	221	21	178	24	60	33	177	38	31
22	6	115	7	228	10	91	12	332	15	267	18	224	21	189	28	300	32	208	37	31
23	6	139	7	258	10	128	12	368	15	286	18	215	21	88	28	282	32	232	38	31
24	6	162	7	287	10	166	13	24	15	286	18	193	21	28	28	122	34	187	38	31
25	5	184	7	314	10	184	13	46	15	298	18	160	20	311	23	9	30	240	34	31
26	5	204	7	339	10	207	13	59	15	289	18	114	20	223	22	237	29	341	33	31
27	5	224	7	362	10	227	13	66	15	270	18	66	20	122	22	99	29	75	32	31
28	5	242	8	16	10	241	13	65	15	239	17	352	20	13	21	316	28	172	32	31
29	5	259	8	89	10	250	13	56	15	198	17	270	19	257	21	160	27	267	31	31
30	5	275	8	46	10	258	13	38	15	144	17	178	19	128	20	364	26	360	30	31
31	5	287	8	55	10	249	13	8	15	80	17	77	18	357	20	193	26	88	29	31
32	5	297	8	59	10	239	12	34	15	6	16	330	18	210	20	18	25	179	28	31
33	5	304	8	60	10	220	12	285	14	286	16	210	18	68	19	201	24	270	27	31
34	5	309	8	55	10	192	12	226	14	191	16	82	17	263	19	15	23	360	26	31
35	5	310	8	44	10	157	12	157	14	89	15	312	17	98	18	188	23	86	26	31
36	5	308	8	28	10	111	12	80	13	343	15	168	16	293	17	360	22	176	25	31
37	5	301	8	2	10	57	11	359	13	324	15	21	16	118	17	161	21	267	24	31
38	5	291	7	336	9	360	11	264	13	99	14	231	15	304	16	325	20	358	23	31
39	5	276	7	297	9	290	11	162	12	333	14	73	15	121	16	122	20	87	22	31
40	5	255	7	250	9	212	11	54	12	195	13	275	14	301	15	282	19	182	22	31
41	5	229	7	197	9	127	10	305	12	54	13	109	14	114	15	76	18	278	21	31
42	5	197	7	137	9	37	10	185	11	276	12	306	13	290	14	234	18	9	20	31
43	5	158	7	71	8	305	10	62	11	124	12	165	13	100	14	28	17	111	19	31
44	5	114	6	363	8	292	9	299	10	339	11	328	12	274	13	186	16	214	18	31
45	5	61	6	286	8	97	9	168	10	185	11	154	12	84	12	345	15	319	18	31
46	5	10	6	203	7	353	9	85	10	31	10	346	11	253	12	189	15	67	17	31
47	4	377	6	118	7	240	8	265	9	240	10	172	11	69	11	301	14	177	16	31
48	4	250	6	30	7	126	8	129	9	85	10	1	10	246	11	100	13	203	15	31
49	4	190	5	305	7	12	7	359	8	296	9	194	10	61	10	266	13	48	15	31
50	4	123	5	213	6	251	7	223	8	142	9	26	9	243	10	71	12	176	14	31
51	4	56	5	121	6	146	7	89	7	357	8	224	9	63	9	244	11	306	13	31
52	3	363	5	30	6	33	6	322	7	203	8	61	8	252	9	56	11	78	12	31
53	3	285	4	304	5	285	6	192	7	62	7	266	8	80	8	238	10	222	12	31
54	3	216	4	213	5	175	6	65	6	235	7	111	7	277	8	60	10	3	11	31
55	3	149	4	125	5	87	5	306	6	145	6	324	7	115	7	259	9	161	10	31
56	3	83	4	89	4	327	5	185	6	12	6	177	6	322	7	87	8	321	10	31
57	3	19	3	320	4	224	5	68	5	246	6	85	6	170	6	291	8	125	9	31
58	2	321	3	283	4	125	4	319	5	120	5	264	6	24	6	188	7	296	9	31
59	2	250	3	153	4	29	4	210	4	364	5	132	5	249	5	354	7	114	8	31
60	2	200	3	82	3	302	4	105	4	243	5	6	5	116	5	216	6	208	7	31

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on an Ordinary Life Policy.

Age at Issue.	3 Years.		4 Years.		5 Years.		6 Years.		7 Years.		8 Years.		9 Years.		10 Years.		15 Years.		20 Years.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
20	2	62	3	20	4	10	5	1	6	11	7	43	8	85	9	163	15	166	16	277
21	2	88	3	57	4	59	5	59	6	80	7	123	8	132	9	255	15	247	16	236
22	2	115	3	98	4	107	5	118	6	149	7	200	8	266	9	345	15	286	16	176
23	2	142	3	132	4	157	5	177	6	218	7	277	8	349	9	438	15	317	16	89
24	2	170	3	171	4	207	5	237	6	287	7	362	8	466	9	551	15	328	16	17
25	2	199	3	210	4	257	5	297	6	354	7	422	8	544	9	628	15	335	17	289
26	2	228	3	250	4	307	5	356	6	422	7	506	8	618	9	739	15	346	17	186
27	2	257	3	290	4	357	5	406	6	500	7	623	8	766	9	932	15	357	17	79
28	2	286	3	329	4	422	5	471	6	585	7	737	8	948	9	1149	15	368	18	337
29	2	316	4	4	5	92	6	163	7	244	8	327	9	427	10	541	15	379	19	206
30	2	346	4	44	5	140	6	217	7	300	8	385	9	482	10	601	15	390	20	74
31	3	11	4	83	5	187	6	268	7	352	8	437	9	532	10	638	15	401	21	305
32	3	40	4	121	5	231	6	315	7	400	8	485	9	582	10	689	15	412	22	166
33	3	69	4	158	5	273	6	358	7	444	8	529	9	627	10	728	15	423	23	23
34	3	98	4	193	5	312	6	397	7	481	8	562	9	651	10	749	15	434	24	241
35	3	124	4	228	5	347	6	432	7	512	8	593	9	678	10	777	15	445	25	98
36	3	150	4	256	5	375	6	457	7	537	8	618	9	703	10	797	15	456	26	306
37	3	174	4	283	5	402	6	482	7	562	8	643	9	728	10	822	15	467	27	151
38	3	196	4	307	5	426	6	506	7	587	8	668	9	753	10	847	15	478	28	361
39	3	216	4	325	5	444	6	524	7	605	8	686	9	771	10	866	15	489	29	206
40	3	232	4	338	5	457	6	537	7	618	8	699	9	782	10	881	15	500	30	46
41	3	246	4	346	5	465	6	545	7	626	8	707	9	793	10	890	15	511	31	256
42	3	254	4	346	5	462	6	542	7	623	8	704	9	790	10	887	15	522	32	106
43	3	258	4	340	5	452	6	532	7	613	8	694	9	780	10	877	15	533	33	310
44	3	256	4	326	5	438	6	518	7	599	8	675	9	756	10	854	15	544	34	157
45	3	249	4	306	5	418	6	498	7	579	8	656	9	733	10	821	15	555	35	4
46	3	235	4	280	5	392	6	472	7	559	8	636	9	709	10	790	15	566	36	231
47	3	217	4	248	5	356	6	436	7	519	8	596	9	672	10	753	15	577	37	74
48	3	196	4	211	5	319	6	399	7	480	8	557	9	633	10	714	15	588	38	296
49	3	168	4	170	5	278	6	359	7	440	8	517	9	594	10	685	15	599	39	156
50	3	137	4	125	5	240	6	320	7	401	8	478	9	555	10	646	15	610	40	77
51	3	104	4	79	5	19	6	254	7	368	8	445	9	522	10	603	15	621	41	250
52	3	69	4	29	5	320	6	179	7	333	8	412	9	489	10	564	15	632	42	119
53	3	32	3	343	4	254	5	102	6	280	7	363	8	440	9	521	15	643	43	354
54	2	358	3	290	4	189	5	25	6	193	7	332	8	410	9	491	15	654	44	231
55	2	318	3	235	4	122	5	313	6	106	7	236	8	342	9	423	15	665	45	108
56	2	277	3	181	4	55	5	235	6	20	7	142	8	241	9	320	15	676	46	346
57	2	235	3	126	4	33	5	158	6	299	7	49	8	142	9	216	15	687	47	236
58	2	193	3	72	4	286	5	82	6	214	7	322	8	144	9	114	15	698	48	117
59	2	151	3	18	4	220	5	6	6	131	7	232	8	114	9	15	15	709	49	364
60	2	109	2	328	3	155	4	297	5	49	6	145	7	223	8	286	15	720	50	250

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premium on an Ordinary Life Policy.

Age at Issue.	8 Yrs.		4 Yrs.		5 Yrs.		6 Years.		7 Years.		8 Years.		9 Years.		10 Years.		15 Years.		20 Years.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
21	2	0	3	0	3	10	4	9	5	7	6	5	7	4	3	2	12	3	15	5
22	2	0	3	0	3	10	4	10	5	9	6	6	7	4	3	2	12	3	15	5
23	2	1	3	1	3	11	4	11	5	10	6	6	8	4	3	2	12	3	15	5
24	2	2	3	2	3	12	4	1	5	11	6	6	9	4	3	2	12	3	15	5
25	2	3	3	3	3	4	5	2	6	1	7	0	1	5	8	10	13	3	15	5
26	2	3	3	3	3	4	5	3	6	1	7	1	2	8	9	9	13	3	15	5
27	2	4	3	4	3	5	5	4	6	2	7	2	3	8	9	10	13	3	15	5
28	2	4	3	4	3	5	5	5	6	2	7	3	4	8	9	10	13	3	15	5
29	2	5	3	5	3	6	5	6	6	3	7	4	5	8	9	10	13	3	15	5
30	2	5	3	5	3	6	5	7	6	3	7	5	6	8	9	10	13	3	15	5
31	2	6	3	6	3	7	5	8	6	4	7	6	7	8	9	10	13	3	15	5
32	2	6	3	6	3	7	5	9	6	5	7	7	8	8	9	10	13	3	15	5
33	2	7	3	7	3	8	5	10	6	6	7	8	9	8	9	10	13	3	15	5
34	2	8	3	8	3	8	5	11	6	7	7	8	9	8	9	10	13	3	15	5
35	2	8	4	1	5	5	6	6	7	7	8	6	9	5	10	2	12	5	12	5
36	2	9	4	2	5	6	6	7	7	8	8	7	9	5	10	2	12	5	12	5
37	2	9	4	2	5	6	6	8	7	8	8	7	9	5	10	2	12	5	12	5
38	2	10	4	3	5	7	6	8	7	8	8	7	9	5	10	2	12	5	12	5
39	2	11	4	4	5	8	6	9	7	9	8	7	9	5	10	2	12	5	12	5
40	2	11	4	4	5	8	6	10	7	9	8	7	9	5	10	2	12	5	12	5
41	3	0	4	5	5	10	6	10	7	8	8	5	9	1	8	1	11	1	10	11
42	3	1	4	5	5	10	6	9	7	8	8	5	9	1	8	1	11	1	10	11
43	3	1	4	5	5	10	6	8	7	7	8	5	9	1	8	1	11	1	10	11
44	3	1	4	5	5	9	6	7	7	7	7	4	8	1	7	1	10	1	9	10
45	3	1	4	4	5	8	6	6	7	7	7	4	8	1	7	1	9	1	9	10
46	3	0	4	3	5	7	6	5	6	6	7	3	8	1	7	1	9	1	9	10
47	3	0	4	3	5	6	6	4	6	6	7	3	8	1	7	1	9	1	9	10
48	3	1	4	2	5	5	6	3	6	6	7	2	8	1	7	1	9	1	9	10
49	2	15	4	0	5	4	6	11	6	6	6	11	7	7	7	7	8	0	7	7
50	2	9	3	11	5	1	5	9	6	3	6	8	7	0	7	3	7	3	7	2
51	2	8	3	9	4	11	5	7	6	3	6	7	6	0	7	3	7	3	7	2
52	2	7	3	8	4	10	5	6	5	3	6	6	5	0	7	3	7	3	7	2
53	2	6	3	7	4	9	5	5	5	3	6	5	4	0	7	3	7	3	7	2
54	2	5	3	6	4	8	4	4	5	3	6	4	3	0	7	3	7	3	7	2
55	2	4	3	5	4	7	4	3	4	2	5	3	2	0	7	3	7	3	7	2
56	2	3	3	4	4	6	4	2	3	1	5	2	1	0	7	3	7	3	7	2
57	2	2	3	3	4	5	4	1	2	0	4	1	0	0	7	3	7	3	7	2
58	2	1	3	2	3	4	4	0	1	0	4	0	0	0	7	3	7	3	7	2
59	1	11	2	11	3	3	4	0	0	0	3	0	0	0	7	3	7	3	7	2
60	1	10	2	7	3	5	3	10	4	1	4	3	4	5	4	7	4	9	4	1

SUN LIFE ASSURANCE COMPANY OF CANADA.

TABLE OF EXTENDED INSURANCE.

5 the Length of time the Insurance for the Face of the Policy will
extended on Ordinary Life "Reserve Dividend" Policies without
other Payment of Premiums, Provided Premiums have been
fully Paid in Cash for

[illegible]

TABLE OF EXTENDED INSURANCE

Showing the Length of Time the Insurance for the face of the Policy will be Extended on 20-Premiums Life "Reserve Dividend" Policies without further Payment of Premiums, Provided Premiums have been fully Paid in Cash for

Age at Issue.	3 Years.		4 Years.		5 Years.		6 Years.		7 Years.		8 Years.		9 Years.		10 Years.		11 Years.		12 Years.		13 Years.		14 Years.		15 Years.		16 Years.		17 Years.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
21	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
22	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
23	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
24	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
25	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
26	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
27	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
28	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
29	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
30	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
31	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
32	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
33	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
34	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
35	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
36	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
37	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
38	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
39	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
40	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
41	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
42	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
43	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
44	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
45	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
46	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
47	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
48	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
49	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35
50	7	7	9	9	11	11	13	13	15	15	17	17	19	19	21	21	23	23	25	25	27	27	29	29	31	31	33	33	35	35

TABLE OF EXTENDED INSURANCE.

Showing the Length of time the Insurance for the Face of the Policy will be Extended without further Payment of Premium on Twenty-Year Endowment "Reserve Dividend" Policies, Provided Premiums have been fully paid in cash for

TABLE OF EXTENDED INSURANCE.

Showing the Length of time the Insurance for the Face of the Policy will be Extended without further Payment of Premium on an Ordinary Life Policy.

3Yrs	4Yrs	5Yrs	6Yrs	7Yrs	8Yrs	9Yrs	10Yrs	15Yrs	20Yrs	25Yrs	30Yrs
Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
0	1	2	3	4	5	6	7	8	9	10	11
1	2	3	4	5	6	7	8	9	10	11	12
2	3	4	5	6	7	8	9	10	11	12	13
3	4	5	6	7	8	9	10	11	12	13	14
4	5	6	7	8	9	10	11	12	13	14	15
5	6	7	8	9	10	11	12	13	14	15	16
6	7	8	9	10	11	12	13	14	15	16	17
7	8	9	10	11	12	13	14	15	16	17	18
8	9	10	11	12	13	14	15	16	17	18	19
9	10	11	12	13	14	15	16	17	18	19	20
10	11	12	13	14	15	16	17	18	19	20	21
11	12	13	14	15	16	17	18	19	20	21	22
12	13	14	15	16	17	18	19	20	21	22	23
13	14	15	16	17	18	19	20	21	22	23	24
14	15	16	17	18	19	20	21	22	23	24	25
15	16	17	18	19	20	21	22	23	24	25	26
16	17	18	19	20	21	22	23	24	25	26	27
17	18	19	20	21	22	23	24	25	26	27	28
18	19	20	21	22	23	24	25	26	27	28	29
19	20	21	22	23	24	25	26	27	28	29	30
20	21	22	23	24	25	26	27	28	29	30	31
21	22	23	24	25	26	27	28	29	30	31	32
22	23	24	25	26	27	28	29	30	31	32	33
23	24	25	26	27	28	29	30	31	32	33	34
24	25	26	27	28	29	30	31	32	33	34	35
25	26	27	28	29	30	31	32	33	34	35	36
26	27	28	29	30	31	32	33	34	35	36	37
27	28	29	30	31	32	33	34	35	36	37	38
28	29	30	31	32	33	34	35	36	37	38	39
29	30	31	32	33	34	35	36	37	38	39	40
30	31	32	33	34	35	36	37	38	39	40	41
31	32	33	34	35	36	37	38	39	40	41	42
32	33	34	35	36	37	38	39	40	41	42	43
33	34	35	36	37	38	39	40	41	42	43	44
34	35	36	37	38	39	40	41	42	43	44	45
35	36	37	38	39	40	41	42	43	44	45	46
36	37	38	39	40	41	42	43	44	45	46	47
37	38	39	40	41	42	43	44	45	46	47	48
38	39	40	41	42	43	44	45	46	47	48	49
39	40	41	42	43	44	45	46	47	48	49	50
40	41	42	43	44	45	46	47	48	49	50	51
41	42	43	44	45	46	47	48	49	50	51	52
42	43	44	45	46	47	48	49	50	51	52	53
43	44	45	46	47	48	49	50	51	52	53	54
44	45	46	47	48	49	50	51	52	53	54	55
45	46	47	48	49	50	51	52	53	54	55	56
46	47	48	49	50	51	52	53	54	55	56	57
47	48	49	50	51	52	53	54	55	56	57	58
48	49	50	51	52	53	54	55	56	57	58	59
49	50	51	52	53	54	55	56	57	58	59	60
50	51	52	53	54	55	56	57	58	59	60	61
51	52	53	54	55	56	57	58	59	60	61	62
52	53	54	55	56	57	58	59	60	61	62	63
53	54	55	56	57	58	59	60	61	62	63	64
54	55	56	57	58	59	60	61	62	63	64	65
55	56	57	58	59	60	61	62	63	64	65	66
56	57	58	59	60	61	62	63	64	65	66	67
57	58	59	60	61	62	63	64	65	66	67	68
58	59	60	61	62	63	64	65	66	67	68	69
59	60	61	62	63	64	65	66	67	68	69	70
60	61	62	63	64	65	66	67	68	69	70	71
61	62	63	64	65	66	67	68	69	70	71	72
62	63	64	65	66	67	68	69	70	71	72	73
63	64	65	66	67	68	69	70	71	72	73	74
64	65	66	67	68	69	70	71	72	73	74	75
65	66	67	68	69	70	71	72	73	74	75	76

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended on a 20-Premiums Life Policy without further Payment of Premiums provided Premiums have been fully paid in cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
20	3	6	3	3	7	3	9	7	12	0	14	5	17	1	19	9	30	4	36	4
21	3	6	3	4	7	5	9	8	12	1	14	7	17	2	19	9	29	9	35	4
22	3	7	3	5	7	6	9	10	12	3	14	8	17	3	19	8	29	2	34	9
23	3	7	3	6	7	7	9	11	12	4	14	9	17	3	19	7	28	7	33	11
24	3	8	3	7	7	8	10	0	12	5	14	10	17	3	19	6	28	0	33	1
25	3	9	3	7	7	9	10	1	12	6	14	11	17	2	19	4	27	5	32	4
26	3	9	3	8	7	10	10	2	12	7	14	11	17	1	19	2	26	9	31	6
27	3	10	3	9	7	11	10	3	12	8	14	10	17	0	18	11	26	2	30	9
28	3	11	3	10	8	0	10	3	12	8	14	10	16	10	18	8	25	5	29	10
29	3	11	3	11	8	1	10	5	12	8	14	9	16	8	18	5	24	10	29	1
30	4	0	3	11	8	1	10	5	12	8	14	7	16	5	18	1	24	3	28	3
31	4	0	3	0	8	2	10	5	12	7	14	6	16	2	17	9	23	6	27	5
32	4	1	3	0	8	2	10	5	12	6	14	3	15	11	17	5	22	10	26	8
33	4	1	3	1	8	2	10	4	12	4	14	1	15	8	17	0	22	2	25	10
34	4	1	3	1	8	2	10	3	12	2	13	10	15	4	16	7	21	6	25	9
35	4	2	3	1	8	2	10	2	12	0	13	7	15	9	16	2	20	9	24	3
36	4	2	3	1	8	1	10	1	11	10	13	3	14	7	15	9	20	1	23	5
37	4	2	3	1	8	1	9	11	11	7	13	0	14	3	15	4	19	5	22	6
38	4	2	3	1	8	0	9	9	11	4	13	8	13	16	14	10	18	9	21	10
39	4	2	3	0	7	10	9	7	11	1	12	4	13	5	14	5	18	1	21	1
40	4	2	3	11	7	9	9	4	10	9	11	11	13	0	13	11	17	4	20	4
41	4	1	3	10	7	7	9	2	10	6	11	7	12	7	13	5	16	8	19	6
42	4	1	3	9	7	5	8	11	10	2	11	2	12	1	12	11	16	0	18	9
43	4	0	3	8	7	3	8	7	9	10	10	10	11	8	12	5	15	4	18	0
44	3	11	3	6	7	0	8	4	9	6	10	5	11	3	11	11	14	8	17	3
45	3	10	3	4	6	9	8	1	9	2	10	0	10	9	11	5	14	1	16	7
46	3	9	3	2	6	7	7	2	8	9	9	7	10	4	10	11	13	5	15	10
47	3	8	3	0	6	4	7	6	8	5	9	2	9	10	10	5	12	9	15	2
48	3	6	3	10	6	1	7	2	8	1	8	9	9	5	10	0	12	2	14	5
49	3	5	3	8	5	10	6	10	7	8	8	4	8	11	9	6	11	7	13	9
50	3	13	3	6	5	7	6	6	7	4	8	0	8	6	9	0	10	11	13	1
51	3	12	3	3	5	4	6	3	7	0	7	7	8	1	8	6	10	5	12	5
52	3	10	3	1	5	1	5	11	6	7	7	2	7	8	8	1	9	10	11	9
53	2	10	3	11	4	10	5	7	6	3	6	9	7	9	7	8	9	3	11	2
54	2	9	3	8	4	7	5	4	5	11	6	5	6	10	7	2	8	9	10	7
55	2	7	3	6	4	4	5	0	5	7	6	1	6	5	6	9	8	3	9	11
56	2	6	3	4	4	1	4	9	5	3	5	8	6	1	6	4	7	9	9	5
57	2	4	3	1	3	10	4	3	5	0	5	4	5	8	6	0	7	3	8	10
58	2	2	3	11	3	7	4	2	4	8	5	0	5	4	6	7	6	10	8	3
59	2	1	2	9	3	5	3	11	4	4	4	8	5	0	6	8	6	4	7	8
60	1	11	2	7	3	2	3	8	4	1	4	5	4	8	4	11	5	11	7	2
61	1	10	2	5	3	0	3	5	3	10	4	1	4	4	4	7	5	6	6	8
62	1	8	2	3	2	9	3	3	3	8	3	10	4	1	4	3	5	1	..	..
63	1	7	2	2	2	7	3	0	3	4	3	7	3	9	4	2	4	9	..	..
64	1	6	2	0	2	5	2	10	3	1	3	4	3	6	3	8	4	4	..	..
65	1	5	1	10	2	3	2	7	2	11	3	1	3	4	3	6	4	0	..	..

TABLE OF EXTENDED INSURANCE.

When the Length of time the Insurance for the Face of the Policy will be Extended without further Payment of Premium on a 20-Year Endowment Policy with Amount returned at end of Period if the Insured is Living Provided Premiums have been fully paid in cash for

1 Yrs.	4 Yrs.	6		
Years.	Months.	Years.	Months.	Years.
1	1	14	6	1
1	0	14	6	1
1	11	14	6	1
1	10	13	10	1
1	9	13	6	1
1	7	13	6	1
1	6	12	11	1
1	5	12	8	1
1	4	12	4	1
1	0	12	2	1
1	10	11	10	1
1	9	11	7	1
1	8	11	3	1
1	7	10	11	1
1	6	10	11	1
1	3	10	8	1
1	0	10	4	1
1	10	9	0	1
1	9	9	8	1
1	8	8	12	1
1	1	8	7	1
1	10	8	3	1
1	9	7	10	1
1	8	7	6	1
1	2	7	1	1
1	11	6	9	1
1	10	6	5	1
1	9	6	1	1
1	8	5	9	1
1	7	5	1	1
1	4	4	9	1
1	1	4	6	1
1	11	3	11	1
1	10	3	8	1
1	9	3	5	1
1	8	2	11	1
1	1	2	9	1

TABLE OF EXTENDED INSURANCE

Showing the length of time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on an

25	1	28	1	181	1	907	2	81	3	349	8	44	3	215	4
26	1	29	1	179	1	824	2	110	2	356	8	69	3	237	4
27	1	30	1	183	1	838	2	124	2	368	8	91	3	266	4
28	1	47	1	188	1	847	2	142	2	377	8	118	3	282	4
29	1	55	1	201	1	851	2	157	2	385	8	156	3	314	4
30	1	62	1	215	2	9	2	173	2	349	8	157	3	339	4
31	1	69	1	235	2	22	2	190	2	351	8	179	4	4	4
32	1	77	1	234	2	88	2	204	3	15	8	197	4	22	4
33	1	84	1	245	2	47	2	219	3	32	8	215	4	44	4
34	1	91	1	256	2	58	2	234	3	47	8	237	4	68	4
35	1	99	1	268	2	89	2	245	3	66	8	264	4	84	4
36	1	102	1	270	2	98	2	259	3	80	8	270	4	104	4
37	1	110	1	281	2	91	2	270	3	95	8	288	4	120	4
38	1	117	1	288	2	99	2	286	3	106	8	303	4	139	4
39	1	120	1	294	2	110	2	296	3	120	8	318	4	153	4
40	1	128	1	308	2	117	2	308	3	131	8	329	4	164	5
41	1	131	1	309	2	124	2	314	3	143	8	339	4	175	5
42	1	133	1	314	2	131	2	321	3	150	8	347	4	186	5
43	1	142	1	321	2	139	2	329	3	157	8	354	4	190	5
44	1	142	1	325	2	142	2	332	3	161	8	358	4	193	5
45	1	146	1	335	2	146	2	336	3	163	8	368	4	199	5
46	1	150	1	339	2	146	2	336	3	161	8	354	4	186	5
47	1	150	1	340	2	146	2	332	3	157	8	360	4	183	5
48	1	150	1	349	2	146	2	329	3	158	8	347	4	172	5
49	1	149	1	355	2	142	2	325	3	145	8	332	4	161	4
50	1	149	1	361	2	135	2	318	3	136	8	321	4	149	4
51	1	142	1	318	2	131	2	310	3	124	8	307	4	129	4
52	1	139	1	319	2	130	2	299	3	118	8	311	4	104	4
53	1	135	1	307	2	113	2	283	3	99	8	274	4	84	4
54	1	133	1	299	2	102	2	274	3	80	8	252	4	58	4
55	1	134	1	283	2	91	2	259	3	62	8	230	4	33	4
56	1	117	1	261	2	80	2	245	3	44	8	208	4	4	4
57	1	110	1	270	2	66	2	226	3	22	8	183	3	339	4
58	1	102	1	269	2	51	2	208	3		8	153	3	307	4
59	1	95	1	243	2	37	2	190	2	399	8	124	3	274	4
60	1	84	1	234	2	18	2	168	2	314	8	95	3	237	4

ABLE OF EXTENDED INSURANCE.

**At the Length of time the Insurance for the Face of the Policy will
ended without further Payment of Premium in a 20-Year
downment Policy with Amount returned at end of Period
if the Insured is Living Provided Premiums have
been fully paid in cash for**

TABLE OF EXTENDED INSURANCE.

giving the length of time the Insurance for the face of the Policy
 will be Extended without further Payment of Premiums on an
 Ordinary Life Policy, provided Premiums have been
 fully Paid in Cash for

3 Years		4 Years		5 Years		6 Years		7 Years		8 Years		9 Years		10 Years		15 Years		20 Years	
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
2	86	3	17	4	323	4	275	5	236	6	206	7	183	8	163	12	349	15	289
2	115	3	53	4	3	4	328	5	298	6	276	7	258	8	243	13	39	15	282
2	142	3	90	4	49	5	18	5	361	6	345	7	333	8	320	13	80	15	202
2	170	3	128	4	96	5	73	6	59	7	49	8	41	9	31	13	108	15	141
2	199	3	166	4	143	5	129	6	122	7	117	8	112	9	109	13	122	15	69
2	228	3	205	4	190	5	184	6	182	7	182	8	179	9	168	13	122	14	352
2	257	3	243	4	238	5	238	6	243	7	245	8	248	9	228	13	109	14	260
2	286	3	282	4	284	5	292	6	300	7	305	8	302	9	281	13	83	14	161
2	316	3	320	4	330	5	343	6	355	7	361	8	354	9	325	13	45	14	55
2	346	3	358	5	10	6	28	7	43	8	47	9	34	9	366	12	362	13	367
2	375	4	31	5	54	6	76	7	91	8	92	9	70	10	18	12	302	13	189
2	404	4	68	5	96	6	121	7	135	8	130	9	97	10	29	12	233	13	66
2	433	4	103	5	136	6	162	7	172	8	159	9	113	10	30	12	155	12	304
2	462	4	137	5	174	6	198	7	203	8	179	9	118	10	20	12	70	12	172
2	491	4	170	5	207	6	229	7	226	8	189	9	113	9	364	11	343	12	38
2	520	4	199	5	237	6	254	7	240	8	189	9	97	9	832	11	344	11	267
2	549	4	228	5	261	6	270	7	244	8	178	9	72	9	290	11	140	11	128
2	578	4	248	5	280	6	279	7	240	8	159	9	37	9	239	11	31	10	353
2	607	4	267	5	291	6	279	7	225	8	130	8	358	9	181	10	284	10	212
2	636	4	280	5	296	6	271	7	203	8	92	8	306	9	116	10	167	10	97
2	665	4	288	5	292	6	254	7	172	8	47	8	246	9	44	10	49	9	344
2	694	4	289	5	281	6	229	7	133	7	359	8	180	8	231	9	292	9	233
2	723	4	283	5	263	6	197	7	86	7	299	8	108	8	247	9	169	9	119
2	752	4	270	5	237	6	157	7	34	7	233	8	31	8	159	9	45	9	4
2	781	4	250	5	204	6	112	6	341	7	163	7	214	8	68	8	284	8	256
2	810	4	225	5	166	6	61	6	276	7	88	7	228	7	338	8	159	8	140
2	839	4	194	5	122	6	5	6	208	7	9	7	139	7	240	8	33	8	35
2	868	4	159	5	74	5	309	6	136	6	291	7	48	7	141	7	273	7	278
2	897	4	119	5	23	5	244	6	61	6	206	6	320	7	49	7	149	7	167
2	926	4	77	4	332	5	177	5	349	6	120	6	225	6	303	7	27	7	56
2	955	4	31	4	274	5	108	5	276	6	33	6	130	6	297	6	272	6	314
2	984	3	348	4	214	5	38	5	196	5	309	6	35	6	190	6	155	6	209
2	1013	3	298	4	152	4	332	5	109	5	220	5	304	5	364	6	41	6	105
2	1042	3	246	4	90	4	259	5	29	5	132	5	210	5	284	5	296	5	364
2	1071	3	194	4	27	4	186	4	312	5	44	5	116	5	168	5	191	5	268
2	1100	3	141	3	329	4	114	4	232	4	322	5	23	5	68	5	88	5	166
2	1129	3	88	3	265	4	42	4	152	4	236	4	297	4	338	4	354	5	65
2	1158	3	36	3	202	3	336	4	74	4	152	4	208	4	246	4	263	4	332
2	1187	2	348	3	140	3	265	3	361	4	69	4	121	4	157	4	173	4	240
2	1216	2	295	3	78	3	195	3	286	4	353	4	37	4	71	4	95	4	149

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the policy will be extended without further Payment of Premium on a 20-Premiums Life Policy, provided Premiums have been fully Paid in Cash for

Age at Issue	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
21	5	92	7	99	9	157	11	261	14	37	16	198	18	345	21	68	33	269	35	21
22	5	116	7	130	9	192	11	296	14	67	16	215	18	331	21	16	33	6	32	21
23	5	139	7	158	9	224	11	327	14	90	16	217	18	305	20	317	32	113	34	21
24	5	162	7	186	9	254	11	354	14	108	16	212	18	286	20	241	31	217	33	21
25	5	188	7	213	9	281	12	11	14	115	16	197	18	216	20	153	30	321	32	21
26	5	204	7	238	9	304	12	28	14	116	16	169	18	153	20	54	30	66	31	21
27	5	224	7	259	9	323	12	38	14	108	16	131	18	79	19	309	29	154	30	21
28	5	248	7	279	9	338	12	42	14	89	16	80	17	359	19	190	28	260	29	21
29	5	260	7	294	9	349	12	38	14	60	16	18	17	262	19	62	27	342	28	21
30	5	275	7	308	9	355	12	267	14	21	15	311	17	157	18	230	27	69	27	21
31	5	287	7	317	9	353	12	6	13	336	15	228	17	42	18	145	26	159	26	21
32	5	297	7	323	9	346	11	341	13	275	15	135	16	233	17	359	25	243	25	21
33	5	304	7	323	9	332	11	301	13	204	15	34	16	151	17	200	24	335	24	21
34	5	309	7	319	9	310	11	252	13	125	14	287	16	13	17	36	24	55	23	21
35	5	310	7	309	9	280	11	193	13	36	14	169	15	232	16	231	23	146	22	21
36	5	308	7	293	9	241	11	125	12	303	14	43	15	80	16	57	22	232	21	21
37	5	302	7	271	9	193	11	49	12	197	13	275	14	238	15	244	21	319	20	21
38	5	291	7	242	9	137	10	340	12	85	13	136	14	126	15	63	21	41	17	21
39	5	276	7	205	9	74	10	238	11	331	12	359	13	327	14	243	20	129	16	21
40	5	255	7	161	9	3	10	139	11	206	12	210	13	157	14	57	19	219	15	21
41	5	229	7	110	8	290	10	35	11	77	12	59	12	352	13	234	18	303	14	21
42	5	197	7	53	8	205	9	239	10	308	11	269	12	178	13	46	18	34	13	21
43	5	158	6	355	8	116	9	174	10	170	11	111	12	5	12	221	17	125	12	21
44	5	114	6	284	8	21	9	56	10	31	10	318	11	194	12	32	16	235	12	21
45	5	64	6	209	7	236	8	299	9	253	10	158	11	20	11	208	15	322	11	21
46	5	10	6	130	7	183	8	174	9	110	9	363	10	209	11	21	15	58	10	21
47	4	317	6	48	7	78	8	48	8	331	9	203	10	36	10	200	14	163	10	21
48	4	234	5	327	6	336	7	236	8	186	9	44	9	228	10	16	13	271	10	21
49	4	190	5	239	6	227	7	159	8	43	8	250	9	58	9	200	13	17	17	21
50	4	123	5	150	6	118	7	32	7	265	8	94	8	254	9	22	12	136	17	21
51	4	56	5	62	6	10	6	271	7	125	7	306	8	90	8	212	11	258	16	21
52	3	353	4	338	5	267	6	147	6	352	7	155	7	233	8	41	11	19	15	21
53	3	235	4	249	5	160	6	26	6	216	7	8	7	135	7	240	10	155	14	21
54	3	216	4	162	5	56	5	271	6	34	6	229	6	347	7	78	9	236	13	21
55	3	149	4	76	4	319	5	155	5	320	6	89	6	199	6	237	9	78	13	21
56	3	83	3	358	4	219	5	42	5	195	5	319	6	55	6	196	8	233	12	21
57	3	19	3	276	4	123	4	297	5	74	5	189	5	231	5	355	8	23	11	21
58	2	321	3	196	4	29	4	191	4	322	5	63	5	148	5	217	7	196	10	21
59	2	239	3	119	3	303	4	88	4	210	4	307	5	20	5	85	7	1	10	21
60	2	200	3	45	3	216	3	355	4	102	4	192	4	264	4	324	6	135	9	21

TABLE OF EXTENDED INSURANCE.

g the length of time the Insurance for the face of the Policy
e Extended without further Payment of Premiums on an
ordinary Life Policy, provided Premiums have been
fully Paid in Cash for

Days.	4 Years		5 Years		6 Years		7 Years		8 Years		9 Years		10 Years		15 Years		20 Years	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
88	3	17	3	323	4	275	5	238	6	206	7	183	8	168	12	349	15	289
115	3	58	4	3	4	328	5	298	6	276	7	258	8	248	13	39	15	282
142	3	90	4	49	5	18	5	361	6	345	7	333	8	320	18	80	15	202
170	3	128	4	96	5	73	6	59	7	49	8	41	9	31	18	108	15	141
199	3	166	4	143	5	129	6	122	7	117	8	112	9	108	13	122	15	69
228	3	205	4	190	5	184	6	182	7	182	8	179	9	168	13	122	14	353
257	3	243	4	238	5	228	6	243	7	245	8	248	9	228	13	109	14	280
286	3	282	4	284	5	292	6	300	7	305	8	302	9	281	18	83	14	161
316	3	320	4	330	5	343	6	355	7	361	8	354	9	325	13	45	14	55
346	3	358	5	10	6	28	7	43	8	47	9	84	9	360	12	362	13	367
11	4	31	5	54	6	76	7	91	8	92	9	70	10	18	12	302	13	189
41	4	68	5	96	6	121	7	135	8	130	9	97	10	29	12	233	13	66
69	4	103	5	136	6	162	7	172	8	159	9	113	10	30	12	155	12	304
97	4	137	5	174	6	198	7	203	8	179	9	118	10	20	12	70	12	172
124	4	170	5	207	6	229	7	226	8	189	9	113	9	364	11	343	12	38
150	4	199	5	237	6	254	7	240	8	189	9	97	9	332	11	344	11	287
174	4	228	5	261	6	270	7	244	8	178	9	72	9	290	11	140	11	128
198	4	248	5	280	6	279	7	240	8	159	9	37	9	239	11	31	10	353
216	4	267	5	291	6	279	7	225	8	130	8	358	9	181	10	284	10	212
232	4	280	5	296	6	221	7	203	8	92	8	306	9	116	10	167	10	87
245	4	288	5	292	6	254	7	172	8	47	8	246	9	44	10	49	9	344
254	4	289	5	281	6	229	7	133	7	359	8	180	8	231	9	202	9	233
258	4	283	5	263	6	197	7	86	7	299	8	108	8	247	9	169	9	119
266	4	270	5	237	6	157	7	34	7	233	8	31	8	159	9	45	9	4
249	4	250	5	204	6	112	6	341	7	163	7	314	8	68	8	284	8	256
235	4	225	5	166	6	61	6	276	7	88	7	228	7	326	8	159	8	140
217	4	194	5	122	6	5	6	208	7	9	7	139	7	240	8	33	8	25
195	4	159	5	74	5	309	6	136	6	291	7	48	7	141	7	273	7	278
167	4	119	5	23	5	244	6	61	6	206	6	320	7	49	7	149	7	167
187	4	77	4	332	5	177	5	349	6	120	6	225	6	202	7	27	7	56
104	4	31	4	274	5	168	5	279	6	33	6	130	6	291	6	272	6	314
69	3	348	4	214	5	38	5	199	5	309	6	35	6	190	6	155	6	299
33	3	298	4	152	4	332	5	109	5	220	5	304	5	364	6	41	6	105
358	3	246	4	90	4	259	5	29	5	132	5	210	5	284	5	296	5	364
313	3	194	4	27	4	186	4	312	5	44	5	146	5	163	5	191	5	268
276	3	141	3	329	4	114	4	232	4	322	5	23	5	68	5	88	5	166
235	3	88	3	265	4	42	4	152	4	236	4	297	4	338	4	354	5	65
193	3	36	3	202	3	336	4	74	4	152	4	208	4	246	4	263	4	332
151	2	348	3	140	3	265	3	361	4	69	4	121	4	157	4	173	4	240
109	2	295	3	78	3	195	3	286	4	353	4	37	4	71	4	95	4	149

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the Policy will be Extended without further payment of Premiums on an Ordinary Life Guaranteed Income Policy, Provided Premiums have been fully Paid in Cash for

Age at Issue of Original Policy.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
27	2	112	3	39	3	896	4	270	5	214	6	157	7	104	8	60	11	235	13	2
28	2	132	3	65	4	2	4	310	5	247	6	206	7	158	8	105	11	214	12	330
29	2	152	3	92	4	35	4	348	5	300	6	252	7	210	8	152	11	192	12	261
30	2	171	3	118	4	68	5	21	5	348	6	303	7	257	8	190	11	161	12	187
31	2	192	3	144	4	100	5	61	6	23	6	349	7	297	8	218	11	121	12	108
32	2	213	3	171	4	184	5	100	6	68	7	27	7	328	8	236	11	73	12	20
33	2	233	3	198	4	167	5	140	6	109	7	60	7	350	8	244	11	19	11	299
34	2	254	3	226	4	200	5	179	6	144	7	85	7	361	8	242	10	324	11	206
35	2	275	3	254	4	237	5	214	6	171	7	100	7	363	8	231	10	258	11	107
36	2	297	3	280	4	270	5	242	6	189	7	106	7	366	8	212	10	188	11	6
37	2	320	3	318	4	299	5	254	6	198	7	108	7	341	8	184	10	113	10	236
38	2	343	3	340	4	322	5	276	6	199	7	91	7	317	8	150	10	89	10	159
39	3	1	3	368	4	337	5	280	6	190	7	72	7	287	8	109	9	314	10	49
40	3	22	4	14	4	344	5	275	6	178	7	45	7	250	8	63	9	225	9	302
41	3	38	4	23	4	341	5	263	6	153	7	12	7	208	8	10	9	133	9	188
42	3	49	4	25	4	333	5	244	6	124	6	338	7	159	7	318	9	38	9	73
43	3	57	4	18	4	317	5	219	6	88	6	238	7	105	7	256	8	305	8	321
44	3	47	4	5	4	295	5	187	6	47	6	248	7	47	7	190	8	214	8	215
45	3	37	3	351	4	266	5	149	6	1	6	188	6	349	7	119	8	101	8	97
46	3	21	3	327	4	233	5	107	5	815	6	130	6	283	7	46	7	361	7	336
47	3	3	3	290	4	197	5	62	5	262	6	60	6	214	6	331	7	257	7	223
48	2	349	3	269	4	168	5	14	5	208	6	6	6	145	6	256	7	152	7	107
49	2	323	3	237	4	117	4	330	5	150	5	307	6	72	6	177	7	47	6	359
50	2	299	3	204	4	75	4	281	5	92	5	241	5	363	6	97	6	309	6	251
51	2	273	3	172	4	33	4	230	5	34	5	174	5	290	6	17	6	208	6	148
52	2	246	3	134	3	354	4	179	4	839	5	177	5	215	5	301	6	108	6	35
53	2	220	3	97	3	310	4	126	4	278	5	39	5	140	5	240	6	9	5	302
54	2	192	3	62	3	266	4	73	4	217	4	335	5	65	5	140	5	279	5	206
55	2	164	3	25	3	220	4	19	4	155	4	266	4	355	5	60	5	185	5	109
56	2	137	2	354	3	174	3	329	4	93	4	198	4	282	4	346	5	94	5	11
57	2	108	2	316	3	128	3	275	4	30	4	130	4	208	4	263	5	2	4	257
58	2	78	2	278	3	80	3	220	3	335	4	63	4	138	4	193	4	232	4	206
59	2	49	2	239	3	33	3	166	3	274	3	361	4	65	4	118	4	199	.....	.....
60	2	19	2	200	2	331	3	111	3	214	3	236	3	360	4	44	4	116	.....	.....
61	1	354	2	160	2	304	3	57	3	154	3	232	3	292	3	338	4	35	.....	.....
62	1	328	2	130	2	267	3	3	3	95	3	169	3	236	3	289	3	323	.....	.....
63	1	292	2	82	2	211	2	316	3	39	3	108	3	162	3	262	.....	.....	.....	.....
64	1	261	2	43	2	166	2	266	2	347	3	47	3	99	3	137	.....	.....	.....	.....
65	1	231	2	5	2	121	2	217	2	293	2	354	3	37	3	73	.....	.....	.....	.....
66	1	202	1	333	2	78	2	169	2	242	2	298	2	342	2	10	.....	.....	.....	.....
67	1	173	1	297	2	36	2	123	2	192	2	246	2	228	2	317	.....	.....	.....	.....

TABLE OF LOAN VALUES.

Loans for 10-Year Indemnity and Investment Bond for \$1,000,
either 10 or 20-Year Settlement.

Age at Issue.	AT END OF							
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
15	55	80	103	127	151	176	204	232
16	56	81	104	128	152	177	205	233
17	57	82	105	129	153	178	206	234
18	58	83	106	130	154	179	207	235
19	59	84	107	131	155	180	208	236
20	60	85	108	132	156	181	209	237
21	61	86	109	133	157	182	210	238
22	62	87	110	134	158	183	211	239
23	63	88	111	135	159	184	212	240
24	64	89	112	136	160	185	213	241
25	65	90	113	137	161	186	214	242
26	66	91	114	138	162	187	215	243
27	67	92	115	139	163	188	216	244
28	68	93	116	140	164	189	217	245
29	69	94	117	141	165	190	218	246
30	70	95	118	142	166	191	219	247
31	71	96	119	143	167	192	220	248
32	72	97	120	144	168	193	221	249
33	73	98	121	145	169	194	222	250
34	74	99	122	146	170	195	223	251
35	75	100	123	147	171	196	224	252
36	76	101	124	148	172	197	225	253
37	77	102	125	149	173	198	226	254
38	78	103	126	150	174	199	227	255
39	79	104	127	151	175	200	228	256
40	80	105	128	152	176	201	229	257
41	81	106	129	153	177	202	230	258
42	82	107	130	154	178	203	231	259
43	83	108	131	155	179	204	232	260
44	84	109	132	156	180	205	233	261
45	85	110	133	157	181	206	234	262
46	86	111	134	158	182	207	235	263
47	87	112	135	159	183	208	236	264
48	88	113	136	160	184	209	237	265
49	89	114	137	161	185	210	238	266
50	90	115	138	162	186	211	239	267
51	91	116	139	163	187	212	240	268
52	92	117	140	164	188	213	241	269
53	93	118	141	165	189	214	242	270
54	94	119	142	166	190	215	243	271
55	95	120	143	167	191	216	244	272
56	96	121	144	168	192	217	245	273
57	97	122	145	169	193	218	246	274
58	98	123	146	170	194	219	247	275
59	99	124	147	171	195	220	248	276
60	100	125	148	172	196	221	249	277
61	101	126	149	173	197	222	250	278
62	102	127	150	174	198	223	251	279
63	103	128	151	175	199	224	252	280
64	104	129	152	176	200	225	253	281
65	105	130	153	177	201	226	254	282
66	106	131	154	178	202	227	255	283
67	107	132	155	179	203	228	256	284
68	108	133	156	180	204	229	257	285
69	109	134	157	181	205	230	258	286
70	110	135	158	182	206	231	259	287
71	111	136	159	183	207	232	260	288
72	112	137	160	184	208	233	261	289
73	113	138	161	185	209	234	262	290
74	114	139	162	186	210	235	263	291
75	115	140	163	187	211	236	264	292
76	116	141	164	188	212	237	265	293
77	117	142	165	189	213	238	266	294
78	118	143	166	190	214	239	267	295
79	119	144	167	191	215	240	268	296
80	120	145	168	192	216	241	269	297
81	121	146	169	193	217	242	270	298
82	122	147	170	194	218	243	271	299
83	123	148	171	195	219	244	272	300
84	124	149	172	196	220	245	273	301
85	125	150	173	197	221	246	274	302
86	126	151	174	198	222	247	275	303
87	127	152	175	199	223	248	276	304
88	128	153	176	200	224	249	277	305
89	129	154	177	201	225	250	278	306
90	130	155	178	202	226	251	279	307
91	131	156	179	203	227	252	280	308
92	132	157	180	204	228	253	281	309
93	133	158	181	205	229	254	282	310
94	134	159	182	206	230	255	283	311
95	135	160	183	207	231	256	284	312
96	136	161	184	208	232	257	285	313
97	137	162	185	209	233	258	286	314
98	138	163	186	210	234	259	287	315
99	139	164	187	211	235	260	288	316
100	140	165	188	212	236	261	289	317

TABLE OF LOAN VALUES.

Loans for 15-Year Indemnity and Investment Bond for \$1,000.

AT END OF												
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
33	338	343	348	353	357	361	364	367	370	373	376	379
40	55	70	85	103	120	138	157	177	198	219	242	265
41	56	72	88	106	123	141	160	181	202	224	248	272
42	57	73	89	108	126	144	164	185	207	230	254	278
43	59	75	92	110	128	146	166	188	211	235	259	284
44	60	77	94	113	132	150	172	195	217	240	265	292
45	62	79	97	116	135	153	177	199	223	247	272	298
46	63	80	99	119	139	156	181	204	228	252	279	305
48	64	82	102	121	142	164	186	209	234	259	286	313
49	66	85	105	124	145	168	191	214	239	264	292	325
50	68	87	107	126	149	172	195	220	245	272	300	328
51	70	89	110	131	153	176	200	225	251	278	307	335
53	72	92	113	134	157	180	205	231	257	285	314	344
54	73	93	115	137	160	185	210	237	264	292	323	352
55	76	96	118	141	164	189	216	243	270	299	330	365
56	77	98	121	144	168	194	221	248	275	306	337	378
58	80	101	124	148	171	199	226	254	281	314	345	379
60	82	104	128	152	177	204	232	260	290	321	354	388
61	84	107	131	156	181	208	237	267	297	329	362	397
63	86	109	134	160	186	214	242	273	304	336	372	407
64	88	112	137	164	191	219	248	279	311	344	380	418
66	90	115	140	167	195	224	254	286	319	352	388	428
68	92	118	144	171	200	229	260	292	326	360	397	439
69	94	120	147	175	204	235	266	299	332	368	406	449
71	97	125	151	179	209	240	272	305	340	376	416	459
72	99	126	154	183	213	245	278	312	348	385	424	469
74	101	129	157	188	218	250	284	319	355	393	433	476
76	103	132	161	192	223	256	290	325	363	401	442	488
77	106	135	164	196	229	261	296	332	370	409	451	498
80	108	138	168	200	237	266	302	339	377	418	460	506
81	110	140	171	204	239	272	308	345	384	426	468	516
83	112	142	175	208	241	276	313	352	392	434	476	526
84	115	145	179	212	246	281	319	358	399	442	487	536
86	116	148	181	215	250	287	324	364	406	449	496	546
88	119	151	184	219	255	292	330	370	412	457	504	556
89	121	154	188	223	259	296	336	376	419	464	513	565

TABLE OF LOAN VALUES.

**Showing the Amount of Loans which the Company will make on
20-Premiums Life Accumulative Surplus
Policies of \$1,000 Each.**

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on
Ordinary Life Policies of \$1,000 each.

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on
20-Premium Life Policies of \$1,000 Each.

TABLE OF LOAN VALUES

Showing Amount of Loans which the Company will make on
20-Year Endowment Policies of \$1,000 each.

[illegible]

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on Ordinary Life Policies of \$1,000 each.

AT THE END OF

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on
20-Premiums Life Policies for \$1,000 Each.

TABLE OF LOAN VALUES

Showing the Amount of Loans which the Company will make on
20-Year Endowment Policies of \$1,000 each.

Age at Issue	Age at Death	Amount of Loan
10	30	100.00
10	40	100.00
10	50	100.00
10	60	100.00
10	70	100.00
10	80	100.00
10	90	100.00
10	100	100.00
20	40	100.00
20	50	100.00
20	60	100.00
20	70	100.00
20	80	100.00
20	90	100.00
20	100	100.00
30	50	100.00
30	60	100.00
30	70	100.00
30	80	100.00
30	90	100.00
30	100	100.00
40	60	100.00
40	70	100.00
40	80	100.00
40	90	100.00
40	100	100.00
50	70	100.00
50	80	100.00
50	90	100.00
50	100	100.00
60	80	100.00
60	90	100.00
60	100	100.00
70	90	100.00
70	100	100.00
80	100	100.00



TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on
20-Premiums Life Policies for \$1,000 each.

TABLE OF LOAN VALUES.

Owing the Amount of Loans which the Company will make on Ordinary Life, Guaranteed Option and 40 per cent Guaranteed Dividend Policies of \$1,000 each.

AT END OF											
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
16	24	33	41	50	59	68	77	126	182	249	321
17	25	34	42	51	60	70	79	129	188	256	331
18	26	35	44	53	63	73	82	134	195	266	342
19	27	36	45	55	65	76	85	139	203	275	354
20	28	38	46	56	66	77	89	145	212	286	366
21	29	39	48	58	68	79	90	151	220	296	377
22	30	40	49	59	69	80	91	157	228	306	388
23	31	41	50	60	70	81	92	164	237	317	400
24	32	42	51	61	71	82	93	171	246	328	414
25	33	43	52	62	72	83	94	178	256	339	427
26	34	44	53	63	73	84	95	185	265	350	439
27	35	45	54	64	74	85	96	193	275	362	452
28	36	46	55	65	75	86	97	201	286	373	465
29	37	47	56	66	76	87	98	209	295	385	477
30	38	48	57	67	77	88	99	217	305	397	490
31	39	49	58	68	78	89	100	225	315	409	503
32	40	50	59	69	79	90	101	233	326	421	516
33	41	51	60	70	80	91	102	241	336	433	528
34	42	52	61	71	81	92	103	251	347	445	541
35	43	53	62	72	82	93	104	260	358	458	553
36	44	54	63	73	83	94	105	268	369	470	566
37	45	55	64	74	84	95	106	277	380	482	578
38	46	56	65	75	85	96	107	286	391	493	590
39	47	57	66	76	86	97	108	295	402	505	602
40	48	58	67	77	87	98	109	304	413	517	613
41	49	59	68	78	88	99	110	314	423	528	624
42	50	60	69	79	89	100	111	323	434	540	635
43	51	61	70	80	90	101	112	333	445	551	646
44	52	62	71	81	91	102	113	342	456	562	657
45	53	63	72	82	92	103	114	352	467	573	668
46	54	64	73	83	93	104	115	361	477	584	679
47	55	65	74	84	94	105	116	371	488	595	690
48	56	66	75	85	95	106	117	380	499	606	700
49	57	67	76	86	96	107	118	390	509	616	711
50	58	68	77	87	97	108	119	399	519	627	722
51	59	69	78	88	98	109	120	409	530	637	733
52	60	70	79	89	99	110	121	418	540	648	744
53	61	71	80	90	100	111	122	427	550	658	755
54	62	72	81	91	101	112	123	436	559	669	766
55	63	73	82	92	102	113	124	445	569	680	777
56	64	74	83	93	103	114	125	454	579	690	788
57	65	75	84	94	104	115	126	463	589	700	799
58	66	76	85	95	105	116	127	472	599	711	810
59	67	77	86	96	106	117	128	480	609	722	821
60	68	78	87	97	107	118	129	489	620	733	832

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on 20-Premiums Life Guaranteed Option and 40 per cent Guaranteed Dividend Policies for \$1,000 each.

Age at Iss.	AT END OF										Age at Iss.
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	12 Years.	14 Years.	16 Years.
21	22	23	24	25	26	27	28	29	30	31	32
22	23	24	25	26	27	28	29	30	31	32	33
23	24	25	26	27	28	29	30	31	32	33	34
24	25	26	27	28	29	30	31	32	33	34	35
25	26	27	28	29	30	31	32	33	34	35	36
26	27	28	29	30	31	32	33	34	35	36	37
27	28	29	30	31	32	33	34	35	36	37	38
28	29	30	31	32	33	34	35	36	37	38	39
29	30	31	32	33	34	35	36	37	38	39	40
30	31	32	33	34	35	36	37	38	39	40	41
31	32	33	34	35	36	37	38	39	40	41	42
32	33	34	35	36	37	38	39	40	41	42	43
33	34	35	36	37	38	39	40	41	42	43	44
34	35	36	37	38	39	40	41	42	43	44	45
35	36	37	38	39	40	41	42	43	44	45	46
36	37	38	39	40	41	42	43	44	45	46	47
37	38	39	40	41	42	43	44	45	46	47	48
38	39	40	41	42	43	44	45	46	47	48	49
39	40	41	42	43	44	45	46	47	48	49	50
40	41	42	43	44	45	46	47	48	49	50	51
41	42	43	44	45	46	47	48	49	50	51	52
42	43	44	45	46	47	48	49	50	51	52	53
43	44	45	46	47	48	49	50	51	52	53	54
44	45	46	47	48	49	50	51	52	53	54	55
45	46	47	48	49	50	51	52	53	54	55	56
46	47	48	49	50	51	52	53	54	55	56	57
47	48	49	50	51	52	53	54	55	56	57	58
48	49	50	51	52	53	54	55	56	57	58	59
49	50	51	52	53	54	55	56	57	58	59	60
50	51	52	53	54	55	56	57	58	59	60	61
51	52	53	54	55	56	57	58	59	60	61	62
52	53	54	55	56	57	58	59	60	61	62	63
53	54	55	56	57	58	59	60	61	62	63	64
54	55	56	57	58	59	60	61	62	63	64	65
55	56	57	58	59	60	61	62	63	64	65	66
56	57	58	59	60	61	62	63	64	65	66	67
57	58	59	60	61	62	63	64	65	66	67	68
58	59	60	61	62	63	64	65	66	67	68	69
59	60	61	62	63	64	65	66	67	68	69	70
60	61	62	63	64	65	66	67	68	69	70	71

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make
 on Ordinary Life Guaranteed Option Policies
 of \$1,000 Each.

15 AND 20-YEAR DIVIDEND ENDOWMENT PERIOD.

AT END OF															
Age at Issue.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	
21	\$16	\$27	\$33	\$40	\$46	\$53	\$67	\$75	\$84	\$92	\$101	\$123	\$133	\$156	
22	17	28	35	41	48	55	70	78	87	96	105	128	139	162	
23	17	29	36	43	50	57	73	82	91	100	109	133	144	169	
24	18	31	38	45	52	60	76	85	94	104	114	138	150	176	
25	19	32	39	46	54	62	79	88	98	108	118	144	156	183	
26	19	33	41	48	56	64	82	92	102	112	123	149	162	190	
27	20	35	42	50	59	67	85	96	106	117	128	156	169	197	
28	21	36	44	52	61	70	89	100	111	122	134	162	176	204	
29	22	38	46	55	64	73	93	104	115	127	139	169	183	211	
30	23	39	48	57	66	76	97	108	120	133	145	176	191	219	
31	24	41	50	59	69	79	101	113	125	138	151	183	198	227	
32	25	43	52	62	72	83	105	118	131	144	158	191	206	235	
33	26	45	54	65	75	86	110	123	136	150	164	198	214	243	
34	27	46	57	68	79	90	115	128	142	156	171	206	222	251	
35	28	49	59	71	82	94	120	134	148	165	177	214	231	259	
36	30	51	62	74	86	98	125	139	154	169	184	222	239	267	
37	31	53	65	77	90	102	130	145	160	175	191	230	248	275	
38	33	56	68	81	94	107	135	151	166	182	198	238	257	283	
39	34	58	71	84	98	111	141	157	173	189	205	247	265	291	
40	36	61	74	88	102	116	146	162	179	196	213	255	274	300	
41	37	64	77	91	106	120	152	168	185	203	220	264	283	308	
42	39	66	81	95	110	125	157	174	192	209	227	272	292	316	
43	41	69	84	99	114	129	163	180	198	216	235	281	301	324	
44	42	72	87	102	118	134	168	186	205	223	242	290	311	332	
45	44	74	90	106	122	138	174	193	211	230	249	299	320	343	
46	46	77	93	109	126	143	180	199	218	238	257	307	329	351	
47	47	80	96	113	130	147	185	205	225	245	265	316	338	363	
48	49	82	100	117	135	152	191	212	232	252	273	325	348	371	
49	51	85	103	121	139	157	197	218	239	260	280	334	357	379	
50	52	88	106	125	143	162	204	225	246	267	288	344	367	387	
51	54	91	110	129	148	167	210	232	253	275	296	353	376	395	
52	56	94	114	133	153	173	216	238	260	282	304	362	385	403	
53	58	97	117	137	158	178	223	245	268	290	312	371	395	411	
54	60	101	121	142	163	183	229	252	275	297	320	380	404	419	
55	62	104	125	146	167	188	236	259	282	305	327	389	413	424	

TABLE OF LOAN VALUES

Showing the Amount of Loans which the Company will make on
 10 Premiums Life Guaranteed Option Policies
 Of \$1,000 each.

(20 Year Dividend Endowment Period.)

TABLE OF LOAN VALUES.

TWENTY-YEAR DIVIDEND ENDOWMENT PERIOD.

AT END OF

	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
95	139	139	170	209	237	272	319	392	436	482	530	580	630
95	139	139	170	209	236	272	319	392	436	482	530	580	630
95	139	139	171	209	237	272	319	393	437	483	531	581	631
95	139	139	171	204	237	272	319	392	437	483	531	581	631
95	140	140	171	204	237	273	320	393	437	483	531	581	631
95	139	139	171	204	237	272	319	393	437	483	531	581	631
95	140	140	171	204	237	273	320	392	437	483	531	581	631
96	140	140	171	204	238	273	320	392	438	484	532	582	632
96	140	171	205	238	273	320	360	393	438	484	532	582	632
96	140	171	205	238	273	320	360	393	438	484	532	582	632
96	140	172	205	239	274	321	361	394	438	484	533	583	633
96	140	172	205	238	274	321	351	393	438	484	532	582	632
96	140	172	205	239	274	321	351	394	438	485	533	583	633
96	142	173	206	239	274	322	352	394	439	485	534	584	634
97	142	174	206	240	275	323	353	395	440	486	535	585	635
97	142	174	207	240	276	323	353	396	441	487	536	586	636
97	143	174	207	241	276	324	354	396	441	488	536	586	636
98	143	174	207	242	276	324	354	396	441	488	536	586	636
98	143	175	206	242	277	324	354	397	442	488	536	586	636
99	144	176	209	243	279	325	355	398	443	489	538	588	637
99	145	177	210	243	279	325	355	399	444	490	538	588	637
99	145	177	210	244	279	325	357	399	444	490	538	588	637
101	147	179	212	246	281	328	359	401	446	492	540	589	638
101	147	179	212	246	281	328	359	401	446	492	540	589	638
101	147	179	213	247	283	328	360	402	446	493	540	589	638
108	149	181	214	249	284	329	361	403	448	493	541	590	639
108	149	182	215	249	285	329	362	405	449	494	542	590	639
104	151	184	216	251	287	331	364	407	450	496	543	591	641
105	152	184	218	252	287	331	365	407	451	496	544	591	641

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on Ordinary Life Survivorship Dividend Policies of \$1,000 each.

TABLE OF LOAN VALUES.

**Showing the Amount of Loans which the Company will make on
20-Premiums Life Survivorship Dividend Policies
for \$1,000 Each.**

AT THE END OF									
1 Yr.	2 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.
11 Yrs.	12 Yrs.	13 Yrs.	14 Yrs.	15 Yrs.	16 Yrs.	17 Yrs.	18 Yrs.	19 Yrs.	20 Yrs.

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on
20-Year Endowment Survivorship Dividend Policies
of \$1,000 Each.

TABLE OF LOAN VALUES.

wing the Amount of Loans at 5 per cent Interest, which the Company make on 20-Premiums Life (Nonparticipating Guaranteed) Policies for \$1,000 each.

AT END OF										Guaranteed Cash Surrender Value end of
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	19 Years.	
32	349	370	386	402	419	437	455	480	562	330
33	50	72	88	104	122	140	159	266	370	349
34	52	73	90	107	125	143	163	273	379	358
35	53	75	92	109	128	147	167	279	388	367
36	54	77	94	112	131	150	171	286	398	376
37	56	79	96	115	134	154	175	293	407	385
38	57	81	99	118	137	158	179	300	417	394
39	58	83	101	121	141	162	183	307	427	403
40	60	85	104	124	144	166	188	315	437	412
41	61	87	106	127	148	170	193	323	447	421
42	63	89	109	130	152	174	198	331	458	430
43	64	91	112	133	155	179	203	339	469	439
44	66	94	115	137	160	183	208	347	479	448
45	68	96	118	140	164	188	214	356	490	457
46	70	99	121	144	168	193	219	364	501	466
47	72	102	124	148	173	198	225	372	512	475
48	74	104	128	152	177	204	231	381	523	484
49	76	107	131	156	182	209	236	389	535	493
50	78	110	135	161	187	214	242	398	546	502
51	80	114	139	165	192	219	248	407	557	511
52	83	117	142	169	196	224	254	415	569	520
53	85	120	146	173	201	230	259	423	580	529
54	87	123	149	177	205	235	265	432	591	538
55	89	125	153	181	210	240	270	440	602	547
56	91	128	156	185	214	244	276	448	613	556
57	93	131	159	189	218	249	281	456	624	565
58	95	134	163	192	223	254	286	464	635	574
59	97	137	166	196	227	259	292	472	646	583
60	99	139	169	200	231	264	297	480	656	592
61	101	142	173	204	236	268	302	487	668	601
62	103	145	176	207	240	273	307	494	676	610
63	105	148	179	211	244	278	312	501	688	619
64	107	151	182	215	248	282	317	507	695	628
65	109	153	186	219	252	287	322	513	704	637
66	112	156	189	223	257	291	327	519	713	646
67	114	159	192	228	260	295	331	525	721	655
68	116	162	196	230	264	299	335	530	729	664
69	118	165	199	233	268	303	339	534	737	673
70	120	168	202	237	272	307	343	539	744	682
71	122	170	205	240	275	311	347	543	751	691

Paid-up Value for Amounts proportioned to Annual Premiums paid.

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on Ordinary Life Nonparticipating Policies of \$1,000 each.

AT END OF												
5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	
29 27	35 84	42 67	49 76	57 14	64 79	107 73	159 26	220 88	291 42	370 73	455 56	
30 40	37 46	44 59	52 00	59 70	67 49	112 51	166 17	229 05	302 32	384 02	470 62	
31 50	39 16	46 01	54 36	62 40	70 78	147 51	173 83	239 35	314 72	397 53	484 57	
33 45	40 35	48 74	56 83	65 23	73 95	122 74	180 30	249 30	326 81	411 33	499 18	
34 98	42 82	50 96	59 42	68 39	77 31	128 30	188 73	259 47	339 16	425 11	513 38	
36 59	44 79	53 30	62 14	71 31	80 82	133 91	196 87	270 05	351 75	439 14	528 49	
38 37	46 35	55 75	64 98	74 55	84 50	139 35	205 34	280 92	364 58	453 29	543 10	
40 05	49 01	58 31	67 96	77 97	88 35	146 07	214 12	292 08	377 62	467 54	557 65	
41 91	51 28	61 00	71 09	81 55	92 39	152 56	223 22	303 51	390 36	481 35	572 09	
43 86	53 66	63 32	74 36	85 39	95 50	159 32	232 63	315 30	404 37	496 21	586 39	
45 91	56 16	66 78	77 30	89 20	101 01	166 37	242 33	327 13	417 84	510 58	600 50	
48 06	58 78	69 39	81 39	93 30	105 62	173 71	252 30	339 29	431 53	524 92	614 40	
50 32	61 52	73 13	85 15	97 58	110 44	181 33	262 54	351 65	445 32	539 20	628 07	
52 68	64 39	76 53	89 07	102 06	115 48	189 24	273 04	364 21	459 18	558 87	641 52	
55 16	67 41	80 08	93 19	106 75	120 76	197 43	283 78	376 94	473 10	567 41	654 81	
57 76	70 56	83 31	97 50	111 66	126 26	205 87	294 75	389 33	487 03	581 28	667 99	
60 46	73 36	87 70	102 01	116 76	131 99	214 55	305 93	402 33	500 98	594 93	681 11	
63 31	77 31	91 73	106 71	122 11	137 95	223 47	317 30	415 93	514 73	608 36	694 22	
66 29	80 33	96 04	111 62	127 66	144 15	232 61	328 35	429 11	528 54	621 39	707 36	
69 43	84 72	100 50	116 73	133 48	150 57	241 97	340 57	442 34	542 16	634 66	720 49	
72 70	88 68	105 13	122 05	139 41	157 19	251 52	352 42	455 59	555 62	647 64	733 65	
76 13	92 30	109 36	127 53	145 58	164 01	261 26	364 40	468 31	568 37	660 39	746 71	
79 09	97 09	114 94	133 23	151 92	170 39	271 16	376 45	481 98	581 39	673 56	759 70	
83 38	101 51	120 68	139 05	158 41	178 13	281 21	388 57	495 06	594 72	686 57	772 72	
87 20	106 06	125 33	145 00	165 04	185 42	291 37	400 73	508 00	607 41	699 63	785 94	
91 12	110 72	130 71	151 08	171 31	192 35	301 66	412 91	520 78	620 02	712 77	799 49	
95 12	115 47	136 19	157 28	178 69	200 39	312 02	425 04	533 34	632 62	725 34	813 31	
99 21	120 32	141 79	163 59	185 69	208 05	322 46	437 13	545 69	645 39	738 90	826 35	
103 36	125 25	147 47	170 00	192 79	215 31	332 95	449 13	557 36	658 36	752 34	840 01	
107 60	130 27	153 25	176 50	199 99	223 68	343 48	461 00	569 90	670 94	765 49	852 68	
111 92	135 39	159 13	183 11	207 30	231 64	354 05	472 73	581 92	683 97	779 38	865 26	
116 34	140 60	165 11	189 33	214 71	239 70	364 31	484 29	594 00	697 02	793 53	878 65	
120 33	145 91	171 20	196 65	222 22	247 35	375 14	495 66	606 23	710 14	807 73	891 11	
125 41	151 31	177 37	203 55	229 30	255 05	385 63	506 38	618 64	723 46	821 37	904 11	
130 07	156 79	183 62	210 52	237 44	264 32	396 01	518 04	631 26	737 22	834 31	917 11	
134 31	162 34	189 95	217 56	245 15	272 64	406 28	529 23	644 14	751 58	848 28	930 11	
139 61	167 96	196 33	224 66	252 30	280 95	416 39	540 55	657 13	766 40	863 11	943 11	
144 47	173 64	202 77	231 30	259 35	289 26	426 34	552 11	670 30	781 36	878 11	956 11	
149 38	179 37	209 25	238 95	268 40	297 53	436 17	563 95	683 30	795 39	891 11	969 11	
154 32	185 12	215 72	246 07	276 09	305 70	445 98	576 13	697 33	810 23	906 11	982 11	
159 30	190 38	222 19	253 16	283 71	313 77	455 38	588 70	712 37	823 11	918 11	995 11	
164 28	196 62	228 61	260 16	291 31	321 69	465 00	601 49	728 50	839 11	934 11	1008 11	
169 24	202 32	234 95	267 06	298 58	329 47	475 47	614 63	744 44	855 11	950 11	1021 11	
174 17	207 95	241 19	273 32	305 30	337 16	487 38	628 28	760 16	869 11	964 11	1034 11	
179 00	213 46	247 29	280 43	312 34	344 38	498 78	642 30	775 30	883 11	978 11	1047 11	
183 74	218 34	253 24	286 97	320 12	352 77	510 76	658 46	791 41	896 11	992 11	1060 11	

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on 20-Premiums Life Nonparticipating Policies of \$1,000 Each.

Age at Issue.	AT END OF											
	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
20	56 86	73 20	90 75	109 02	128 06	147 89	280 50	356 61	405 14	459 19	516 73	576 25
21	56 13	73 37	93 31	112 01	131 48	151 73	286 99	365 74	415 61	470 46	528 53	588 25
22	56 92	77 59	95 96	115 09	135 02	155 73	273 09	375 16	426 27	481 83	540 40	600 24
23	61 83	79 89	98 08	118 26	138 05	159 90	280 57	384 90	437 08	493 29	552 24	612 25
24	63 77	82 25	101 49	121 53	142 20	164 15	287 75	394 90	448 06	505 00	564 34	624 10
25	65 71	84 68	104 37	124 88	146 26	168 53	295 14	405 14	459 19	516 73	576 25	635 83
26	67 81	87 18	107 35	128 36	150 24	173 05	302 78	415 61	470 46	528 53	588 25	647 43
27	69 90	89 74	110 41	131 93	154 35	177 72	310 68	426 27	481 83	540 40	600 24	658 88
28	72 07	92 41	113 57	135 08	158 61	182 55	318 30	437 08	493 29	552 24	612 26	670 16
29	74 31	95 15	116 85	139 46	163 01	187 56	327 12	448 06	505 00	564 34	624 10	681 25
30	76 64	98 00	120 25	142 42	167 57	192 75	335 61	459 19	516 73	576 25	635 83	692 15
31	79 05	100 95	123 76	147 54	172 32	198 15	344 22	470 46	528 53	588 25	647 43	.....
32	81 56	104 03	127 44	151 83	177 25	203 76	352 96	481 83	540 40	600 24	658 88	.....
33	84 17	107 24	131 27	156 81	182 39	209 53	361 81	493 29	552 24	612 26	670 16	.....
34	86 90	110 59	135 25	160 95	187 68	215 43	370 75	505 00	564 34	624 10	681 25	.....
35	89 75	114 08	139 41	165 75	193 08	221 44	379 77	516 73	576 25	635 83	692 15	.....
36	92 75	117 73	143 71	170 65	198 58	227 50	388 85	528 53	588 25	647 43	.....	.....
37	95 87	121 50	148 07	175 80	204 09	233 57	397 96	540 40	600 24	658 88	.....	.....
38	99 08	125 81	152 51	180 56	209 61	239 66	407 09	552 24	612 26	670 16	.....	.....
39	102 32	129 15	156 87	185 51	215 11	245 72	416 23	564 34	624 10	681 25	.....	.....
40	105 56	132 94	161 21	190 40	220 57	251 76	425 33	576 25	635 83	.....	.....	.....
41	108 71	136 64	165 47	195 23	225 96	257 72	434 38	588 25	647 43	.....	.....	.....
42	111 76	140 26	169 65	199 77	231 28	263 61	443 39	600 24	658 88	.....	.....	.....
43	114 74	143 80	173 76	204 64	236 49	269 37	452 32	612 26	670 16	.....	.....	.....
44	117 66	147 30	177 80	209 24	241 64	275 09	461 17	624 10	681 25	.....	.....	.....
45	120 56	150 74	181 80	213 77	246 77	280 73	469 90	635 83	692 15	.....	.....	.....
46	123 45	154 18	185 77	218 29	251 79	286 33	478 51	647 43	.....	.....	.....	.....
47	126 33	157 59	189 73	222 78	256 79	291 89	486 95	658 88	.....	.....	.....	.....
48	129 19	161 00	193 66	227 23	261 78	297 41	495 20	670 16	.....	.....	.....	.....
49	132 05	164 39	197 56	231 66	266 74	302 87	503 23	681 25	.....	.....	.....	.....
50	134 90	167 75	201 47	236 07	271 64	308 23	511 00	692 15	.....	.....	.....	.....
51	137 74	171 14	205 36	240 45	276 46	313 47	518 49	702 85	.....	.....	.....	.....
52	140 63	174 54	209 24	244 77	281 18	318 56	525 65	713 38	.....	.....	.....	.....
53	143 53	177 94	213 08	249 01	285 78	323 50	532 47	723 74	.....	.....	.....	.....
54	146 44	181 30	216 85	253 13	290 22	328 25	538 92	733 92	.....	.....	.....	.....
55	149 33	184 62	220 52	257 13	294 51	332 78	544 99	743 91	.....	.....	.....	.....
56	152 18	187 84	224 10	260 90	298 61	337 09	550 64	753 70	.....	.....	.....	.....
57	154 95	190 98	227 53	264 64	302 47	341 70	555 86	763 27	.....	.....	.....	.....
58	157 63	193 98	230 79	268 13	306 09	344 84	560 60	772 56	.....	.....	.....	.....
59	160 19	196 85	233 87	271 36	309 44	348 31	564 87	781 59	.....	.....	.....	.....
60	162 87	199 59	236 79	274 42	312 62	351 53	568 66	789 96	.....	.....	.....	.....
61	165 08	202 20	239 59	277 34	315 59	354 52	571 99	798 63	.....	.....	.....	.....
62	167 39	204 74	242 29	280 12	318 40	357 31	574 83	807 05	.....	.....	.....	.....
63	169 64	207 21	244 89	282 79	321 07	359 93	577 16	815 21	.....	.....	.....	.....
64	171 87	209 64	247 45	285 38	323 62	362 38	579 00	823 50	.....	.....	.....	.....
65	174 11	212 07	249 96	287 93	326 11	364 72	580 38	831 44	.....	.....	.....	.....

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on Non-
Participating 20-Year Endowment Policies
of \$1,000 each.

ANNUAL VALUES ON (PARTICIPATING) POLICIES OF \$1,000

20-Year Distribution Per

AT THE END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.
\$21	133	143	153	163	173	183	193	203	213	223	233	243	253	263
21	34	45	56	67	78	89	100	111	122	133	144	155	166	177
22	36	47	58	69	80	91	102	113	124	135	146	157	168	179
23	37	48	59	70	81	92	103	114	125	136	147	158	169	180
24	38	50	61	72	83	94	105	116	127	138	149	160	171	182
25	40	52	63	74	85	96	107	118	129	140	151	162	173	184
26	42	54	65	76	87	98	109	120	131	142	153	164	175	186
27	43	57	68	79	90	101	112	123	134	145	156	167	178	189
28	44	59	70	81	92	103	114	125	136	147	158	169	180	191
29	45	61	72	83	94	105	116	127	138	149	160	171	182	193
30	46	63	74	85	96	107	118	129	140	151	162	173	184	195
31	47	65	76	87	98	109	120	131	142	153	164	175	186	197
32	48	67	78	89	100	111	122	133	144	155	166	177	188	199
33	49	69	80	91	102	113	124	135	146	157	168	179	190	201
34	50	71	82	93	104	115	126	137	148	159	170	181	192	203
35	51	73	84	95	106	117	128	139	150	161	172	183	194	205
36	52	75	86	97	108	119	130	141	152	163	174	185	196	207
37	53	77	88	99	110	121	132	143	154	165	176	187	198	209
38	54	79	90	101	112	123	134	145	156	167	178	189	200	211
39	55	81	92	103	114	125	136	147	158	169	180	191	202	213
40	56	83	94	105	116	127	138	149	160	171	182	193	204	215
41	57	85	96	107	118	129	140	151	162	173	184	195	206	217
42	58	87	98	109	120	131	142	153	164	175	186	197	208	219
43	59	89	100	111	122	133	144	155	166	177	188	199	210	221
44	60	91	102	113	124	135	146	157	168	179	190	201	212	223
45	61	93	104	115	126	137	148	159	170	181	192	203	214	225
46	62	95	106	117	128	139	150	161	172	183	194	205	216	227
47	63	97	108	119	130	141	152	163	174	185	196	207	218	229
48	64	99	110	121	132	143	154	165	176	187	198	209	220	231
49	65	101	112	123	134	145	156	167	178	189	200	211	222	233
50	66	103	114	125	136	147	158	169	180	191	202	213	224	235
51	67	105	116	127	138	149	160	171	182	193	204	215	226	237
52	68	107	118	129	140	151	162	173	184	195	206	217	228	239
53	69	109	120	131	142	153	164	175	186	197	208	219	230	241
54	70	111	122	133	144	155	166	177	188	199	210	221	232	243
55	71	113	124	135	146	157	168	179	190	201	212	223	234	245
56	72	115	126	137	148	159	170	181	192	203	214	225	236	247
57	73	117	128	139	150	161	172	183	194	205	216	227	238	249
58	74	119	130	141	152	163	174	185	196	207	218	229	240	251
59	75	121	132	143	154	165	176	187	198	209	220	231	242	253
60	76	123	134	145	156	167	178	189	200	211	222	233	244	255
61	77	125	136	147	158	169	180	191	202	213	224	235	246	257
62	78	127	138	149	160	171	182	193	204	215	226	237	248	259
63	79	129	140	151	162	173	184	195	206	217	228	239	250	261
64	80	131	142	153	164	175	186	197	208	219	230	241	252	263
65	81	133	144	155	166	177	188	199	210	221	232	243	254	265
66	82	135	146	157	168	179	190	201	212	223	234	245	256	267
67	83	137	148	159	170	181	192	203	214	225	236	247	258	269
68	84	139	150	161	172	183	194	205	216	227	238	249	260	271
69	85	141	152	163	174	185	196	207	218	229	240	251	262	273
70	86	143	154	165	176	187	198	209	220	231	242	253	264	275
71	87	145	156	167	178	189	200	211	222	233	244	255	266	277
72	88	147	158	169	180	191	202	213	224	235	246	257	268	279
73	89	149	160	171	182	193	204	215	226	237	248	259	270	281
74	90	151	162	173	184	195	206	217	228	239	250	261	272	283
75	91	153	164	175	186	197	208	219	230	241	252	263	274	285
76	92	155	166	177	188	199	210	221	232	243	254	265	276	287
77	93	157	168	179	190	201	212	223	234	245	256	267	278	289
78	94	159	170	181	192	203	214	225	236	247	258	269	280	291
79	95	161	172	183	194	205	216	227	238	249	260	271	282	293
80	96	163	174	185	196	207	218	229	240	251	262	273	284	295
81	97	165	176	187	198	209	220	231	242	253	264	275	286	297
82	98	167	178	189	200	211	222	233	244	255	266	277	288	299
83	99	169	180	191	202	213	224	235	246	257	268	279	290	301
84	100	171	182	193	204	215	226	237	248	259	270	281	292	303
85	101	173	184	195	206	217	228	239	250	261	272	283	294	305
86	102	175	186	197	208	219	230	241	252	263	274	285	296	307
87	103	177	188	199	210	221	232	243	254	265	276	287	298	309
88	104	179	190	201	212	223	234	245	256	267	278	289	300	311
89	105	181	192	203	214	225	236	247	258	269	280	291	302	313
90	106	183	194	205	216	227	238	249	260	271	282	293	304	315
91	107	185	196	207	218	229	240	251	262	273	284	295	306	317
92	108	187	198	209	220	231	242	253	264	275	286	297	308	319
93	109	189	200	211	222	233	244	255	266	277	288	299	310	321
94	110	191	202	213	224	235	246	257	268	279	290	301	312	323
95	111	193	204	215	226	237	248	259	270	281	292	303	314	325
96	112	195	206	217	228	239	250	261	272	283	294	305	316	327
97	113	197	208	219	230	241	252	263	274	285	296	307	318	329
98	114	199	210	221	232	243	254	265	276	287	298	309	320	331
99	115	201	212	223	234	245	256	267	278	289	300	311	322	333
100	116	203	214	225	236	247	258	269	280	291	302	313	324	335

**LOAN VALUES ON (PARTICIPATING) ORDINARY
LIFE POLICIES OF \$1,000 EACH.**

16-Year Distribution Period

LOAN VALUES

28 JAN 1911

(Participating) 20-Premiums Life Policies of \$1,000 each, 20-Year Distribution Period.



TABLE OF LOAN VALUES.

Showing the Amount of Loans at 5 per cent Interest, which the Company will make on Ordinary Life Accumulation (March 1, 1899) Policies for \$1,000 Each.

Heavy face figures indicate also guaranteed cash surrender values, end of preceding year.



TABLE OF LOAN VALUES.

Showing the Amount of Loans at 5 per cent Interest, which the Company
will make on 20-Year Endowment Accumulation
(March 1, 1899) Policies for \$1,000 Each.

Black face figures indicate also Guaranteed Surrender Values, end of
accumulation Period.

TABLE OF LOAN VALUES.

77 60 7

LOAN VALUES

Guaranteed on Ordinary Life Policies of \$1,000 Each.

Loan Values Guaranteed on 20-Premiums Life Policies of \$1,000 Each

Loan Values Guaranteed on 20-Year Endowment
Policies for \$1,000 Each.

TABLE OF LOAN VALUES (DEFERRED DIVIDEND POLICIES).

Fig. the Amount of Loans which the Company will make on Annual Premiums (Endowment at 85), Policies of \$1,000 each.

AT END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
119	128	138	148	158	168	178	188	216	267	323	383	448
120	129	139	149	159	169	179	189	217	268	324	384	449
121	130	140	150	160	170	180	190	218	269	325	385	450
122	131	141	151	161	171	181	191	219	270	326	386	451
123	132	142	152	162	172	182	192	220	271	327	387	452
124	133	143	153	163	173	183	193	221	272	328	388	453
125	134	144	154	164	174	184	194	222	273	329	389	454
126	135	145	155	165	175	185	195	223	274	330	390	455
127	136	146	156	166	176	186	196	224	275	331	391	456
128	137	147	157	167	177	187	197	225	276	332	392	457
129	138	148	158	168	178	188	198	226	277	333	393	458
130	139	149	159	169	179	189	199	227	278	334	394	459
131	140	150	160	170	180	190	200	228	279	335	395	460
132	141	151	161	171	181	191	201	229	280	336	396	461
133	142	152	162	172	182	192	202	230	281	337	397	462
134	143	153	163	173	183	193	203	231	282	338	398	463
135	144	154	164	174	184	194	204	232	283	339	399	464
136	145	155	165	175	185	195	205	233	284	340	400	465
137	146	156	166	176	186	196	206	234	285	341	401	466
138	147	157	167	177	187	197	207	235	286	342	402	467
139	148	158	168	178	188	198	208	236	287	343	403	468
140	149	159	169	179	189	199	209	237	288	344	404	469
141	150	160	170	180	190	200	210	238	289	345	405	470
142	151	161	171	181	191	201	211	239	290	346	406	471
143	152	162	172	182	192	202	212	240	291	347	407	472
144	153	163	173	183	193	203	213	241	292	348	408	473
145	154	164	174	184	194	204	214	242	293	349	409	474
146	155	165	175	185	195	205	215	243	294	350	410	475
147	156	166	176	186	196	206	216	244	295	351	411	476
148	157	167	177	187	197	207	217	245	296	352	412	477
149	158	168	178	188	198	208	218	246	297	353	413	478
150	159	169	179	189	199	209	219	247	298	354	414	479
151	160	170	180	190	200	210	220	248	299	355	415	480
152	161	171	181	191	201	211	221	249	300	356	416	481
153	162	172	182	192	202	212	222	250	301	357	417	482
154	163	173	183	193	203	213	223	251	302	358	418	483
155	164	174	184	194	204	214	224	252	303	359	419	484
156	165	175	185	195	205	215	225	253	304	360	420	485
157	166	176	186	196	206	216	226	254	305	361	421	486
158	167	177	187	197	207	217	227	255	306	362	422	487
159	168	178	188	198	208	218	228	256	307	363	423	488
160	169	179	189	199	209	219	229	257	308	364	424	489
161	170	180	190	200	210	220	230	258	309	365	425	490
162	171	181	191	201	211	221	231	259	310	366	426	491
163	172	182	192	202	212	222	232	260	311	367	427	492
164	173	183	193	203	213	223	233	261	312	368	428	493
165	174	184	194	204	214	224	234	262	313	369	429	494
166	175	185	195	205	215	225	235	263	314	370	430	495
167	176	186	196	206	216	226	236	264	315	371	431	496
168	177	187	197	207	217	227	237	265	316	372	432	497
169	178	188	198	208	218	228	238	266	317	373	433	498
170	179	189	199	209	219	229	239	267	318	374	434	499
171	180	190	200	210	220	230	240	268	319	375	435	500
172	181	191	201	211	221	231	241	269	320	376	436	501
173	182	192	202	212	222	232	242	270	321	377	437	502
174	183	193	203	213	223	233	243	271	322	378	438	503
175	184	194	204	214	224	234	244	272	323	379	439	504
176	185	195	205	215	225	235	245	273	324	380	440	505
177	186	196	206	216	226	236	246	274	325	381	441	506
178	187	197	207	217	227	237	247	275	326	382	442	507
179	188	198	208	218	228	238	248	276	327	383	443	508
180	189	199	209	219	229	239	249	277	328	384	444	509
181	190	200	210	220	230	240	250	278	329	385	445	510
182	191	201	211	221	231	241	251	279	330	386	446	511
183	192	202	212	222	232	242	252	280	331	387	447	512
184	193	203	213	223	233	243	253	281	332	388	448	513
185	194	204	214	224	234	244	254	282	333	389	449	514
186	195	205	215	225	235	245	255	283	334	390	450	515
187	196	206	216	226	236	246	256	284	335	391	451	516
188	197	207	217	227	237	247	257	285	336	392	452	517
189	198	208	218	228	238	248	258	286	337	393	453	518
190	199	209	219	229	239	249	259	287	338	394	454	519
191	200	210	220	230	240	250	260	288	339	395	455	520
192	201	211	221	231	241	251	261	289	340	396	456	521
193	202	212	222	232	242	252	262	290	341	397	457	522
194	203	213	223	233	243	253	263	291	342	398	458	523
195	204	214	224	234	244	254	264	292	343	399	459	524
196	205	215	225	235	245	255	265	293	344	400	460	525
197	206	216	226	236	246	256	266	294	345	401	461	526
198	207	217	227	237	247	257	267	295	346	402	462	527
199	208	218	228	238	248	258	268	296	347	403	463	528
200	209	219	229	239	249	259	269	297	348	404	464	529
201	210	220	230	240	250	260	270	298	349	405	465	530
202	211	221	231	241	251	261	271	299	350	406	466	531
203	212	222	232	242	252	262	272	300	351	407	467	532
204	213	223	233	243	253	263	273	301	352	408	468	533
205	214	224	234	244	254	264	274	302	353	409	469	534
206	215	225	235	245	255	265	275	303	354	410	470	535
207	216	226	236	246	256	266	276	304	355	411	471	536
208	217	227	237	247	257	267	277	305	356	412	472	537
209	218	228	238	248	258	268	278	306	357	413	473	538
210	219	229	239	249	259	269	279	307	358	414	474	539
211	220	230	240	250	260	270	280	308	359	415	475	540
212	221	231	241	251	261	271	281	309	360	416	476	541
213	222	232	242	252	262	272	282	310	361	417	477	542
214	223	233	243	253	263	273	283	311	362	418	478	543
215	224	234	244	254	264	274	284	312	363	419	479	544
216	225	235	245	255	265	275	285	313	364	420	480	545
217	226	236	246	256	266	276	286	314	365	421	481	546
218	227	237	247	257	267	277	287	315	366	422	482	547
219	228	238	248	258	268	278	288	316	367	423	483	548
220	229	239	249	259	269	279	289	317	368	424	484	549
221	230	240	250	260	270	280	290	318	369	425	485	550
222	231	241	251	261	271	281	291	319	370	426	486	551
223	232	242	252	262	272	282	292	320	371	427	487	552
224	233	243	253	263	273	283	293	321	372	428	488	553
225	234	244	254	264	274	284	294	322	373	429	489	554
226	235	245	255	265	275	285	295	323	374	430	490	555
227	236	246	256	266	276	286	296	324	375	431	491	556
228	237	247	257	267	277	287	297	325	376	432	492	557
229	238	248	258	268	278	288						

TABLE OF LOAN VALUES (DEFERRED DIVIDEND POLICIES.)

20-Premiums (Endowment at 85) Policies for \$1,000 each.

Age at Issue.	AT END OF											
	1 Year.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.
20	648	661	676	690	706	720	737	754	760	762	766	769
21	49	68	77	88	107	128	148	167	256	300	406	458
22	50	64	79	94	110	126	146	161	262	309	416	462
23	51	66	81	96	112	129	147	166	269	318	426	471
24	53	67	83	98	115	132	150	169	275	327	435	486
25	64	69	86	101	118	136	154	173	282	336	446	499
26	55	71	87	103	121	139	157	177	286	346	456	510
27	57	72	89	106	124	142	161	181	296	356	467	521
28	58	74	91	108	127	146	165	186	303	366	477	532
29	60	76	93	111	130	149	170	191	311	376	488	543
30	71	78	96	114	133	153	174	195	318	386	499	555
31	68	80	98	117	137	157	178	201	326	396	510	566
32	64	82	101	120	140	160	183	206	334	407	521	577
33	66	84	103	123	144	165	188	211	342	417	532	589
34	68	87	106	126	148	170	193	217	350	428	543	600
35	70	89	109	130	152	174	196	222	358	439	555	611
36	72	91	112	134	156	179	203	228	367	449	566	623
37	74	94	115	137	160	184	208	234	376	459	577	634
38	76	97	119	141	164	189	214	239	385	469	589	645
39	78	100	122	145	169	193	219	245	393	479	600	657
40	80	102	125	149	173	198	224	251	400	489	611	668
41	83	106	128	153	177	203	229	257	408	499	623	679
42	85	108	132	156	182	208	236	262	417	509	634	690
43	87	111	136	160	186	212	240	268	426	519	645	702
44	89	113	138	163	190	217	245	273	434	529	657	713
45	91	116	141	167	194	221	250	279	442	539	668	725
46	93	118	144	171	198	226	255	284	450	549	679	736
47	95	121	147	174	202	230	260	290	458	559	690	748
48	97	123	150	178	206	235	265	295	466	569	702	759
49	100	126	153	181	210	239	269	301	474	579	713	770
50	102	129	156	185	214	244	274	307	481	589	725	781
51	104	131	158	188	218	248	279	311	489	599	736	793
52	106	134	162	192	222	252	284	316	496	609	748	804
53	108	136	166	196	226	257	289	321	504	619	759	815
54	110	139	169	199	230	261	293	326	510	629	770	826
55	112	142	172	203	234	265	298	331	517	639	781	838
56	115	145	175	206	238	270	302	336	523	649	793	849
57	117	147	178	210	241	274	307	340	529	659	804	860
58	119	150	181	213	245	278	311	345	536	669	815	871
59	122	153	184	216	249	282	315	349	542	679	826	882
60	124	156	187	220	252	285	319	353	548	689	838	893

TABLE OF LOAN VALUES.

20-Year Endowment Policies for \$1,000 Each.

Age at Issue	AT THE END OF									
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	19 Years.
20	\$114	\$148	\$183	\$220	\$258	\$298	\$339	\$381	\$619	\$908
21	114	148	183	220	258	297	338	381	619	908
22	114	148	183	220	258	297	338	381	619	908
23	114	148	183	220	258	297	338	381	619	908
24	114	148	183	220	258	297	338	381	619	908
25	114	148	183	220	258	297	338	381	619	908
26	114	148	183	220	258	297	338	381	619	908
27	114	148	183	220	258	297	338	381	619	908
28	114	148	183	220	258	297	338	381	619	908
29	114	148	183	220	258	297	338	380	618	908
30	114	148	183	220	258	297	338	380	618	908
31	114	148	183	220	258	297	338	380	618	908
32	114	148	183	220	258	297	338	380	618	908
33	114	148	183	220	258	297	338	380	618	908
34	114	148	183	220	258	297	338	380	618	908
35	114	148	183	220	258	297	338	380	617	908
36	114	148	183	220	258	297	338	380	617	908
37	114	148	183	220	258	297	338	380	617	908
38	114	148	184	220	258	297	338	380	617	908
39	114	148	184	220	258	298	338	380	616	908
40	115	149	184	221	259	298	338	380	616	908
41	115	149	184	221	259	298	338	380	616	908
42	115	149	185	221	259	298	339	380	615	908
43	115	150	185	221	259	298	339	380	615	908
44	116	150	185	222	260	298	339	380	614	908
45	116	150	186	222	260	299	339	380	613	908
46	116	151	186	222	260	299	339	380	612	908
47	117	151	186	222	260	299	339	380	612	908
48	117	151	187	222	260	299	339	380	611	908
49	117	152	187	223	261	299	339	379	610	908
50	118	152	188	224	261	299	339	379	608	908
51	118	153	188	224	261	299	338	379	607	908
52	119	153	188	224	261	299	338	379	605	908
53	119	154	189	225	262	299	338	378	604	908
54	120	154	189	225	262	300	338	378	602	908
55	120	155	190	226	262	300	338	377	600	908
56	121	156	191	226	263	300	338	377	598	908
57	122	156	191	227	263	300	338	376	595	908
58	122	157	192	228	264	300	338	376	593	908
59	123	158	193	228	264	300	337	375	590	908
60	124	159	194	229	265	301	337	374	586	908

TABLE OF LOAN VALUES.

TABLE OF LOAN VALUES

Showing the amount of Loans which the Society will make on 20-Premium
Life Accumulation (Form 507 A) Policies for \$1,000 Each.

Heavy face figures indicate also guaranteed cash surrender values at
of succeeding year.

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Society will make on 20-Year
Endowment Accumulation (Form 500 A) Policies for \$1,000 Each.

Black face figures indicate also Guaranteed Surrender Value, end of
preceding year.

2 Yrs.
3 Yrs.
4 Yrs.
5 Yrs.
6 Yrs.
7 Yrs.
8 Yrs.
9 Yrs.
10 Yrs.
11 Yrs.
12 Yrs.
13 Yrs.
14 Yrs.
15 Yrs.
16 Yrs.
17 Yrs.
18 Yrs.

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on
20-Premiums Life Policies of \$1,000 each.



TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on
20-Premiums Life Policies of \$1,000 each.

AT END OF

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on
20-Year Endowment Policies of \$1,000 each.

SECURITY TRUST AND LIFE, OF NEW YORK.

**N VALUES ON (PARTICIPATING) ORDINARY LIFE POLICE
OF \$1,000 EACH**

AT THE END OF

LOAN VALUES.

On (Participating) 20-Premiums Life Policies of \$1,000 Each. .

Cash values annually after five years. The cash value is the same at end of fifth year as the amount of loan at end of fourth year, and so on. .

TABLE OF LOAN VALUES.

20-Year Endowment Policies for \$1,000 Each.

Cash values annually after five years. The Cash Value is the amount at end of fifth year as the amount of Loan at end of fourth year, and so on.

TABLE OF LOAN VALUES.

owing the Amount of Loans which the Company will make on Ordinary Life Policies of \$1,000 each.

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on
80-Year Endowment Policies for
\$1,000 Each.

TABLE OF PAID-UP VALUES.

Showing Amount of Nonparticipating Paid-up Policy which the Company will Issue in lieu of a 20-Premiums Life (Endowment at 85) Policy for \$1,000.

TABLE OF PAID-UP VALUES.

**Showing Amount of Nonparticipating Paid-up Policy which the
Company will Issue in lieu of a 20-Year Endowment
Policy for \$1,000.**

TABLE OF PAID-UP VALUES.

Showing Amount of Nonparticipating Paid-up Policy which the Company will Issue in Lieu of an Ordinary Accumulating Life Policy for \$1,000.

AT THE END OF															
Age at Issue.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.
19	819	888	950	1008	1078	1150	1225	1300	1377	1457	1536	1616	1695	1775	1853
20	820	890	953	1012	1083	1156	1231	1306	1384	1464	1544	1624	1704	1784	1862
21	821	892	956	1016	1088	1162	1237	1312	1390	1470	1550	1630	1710	1790	1868
22	822	894	959	1020	1093	1168	1243	1318	1396	1476	1556	1636	1716	1796	1874
23	823	896	962	1024	1098	1174	1249	1324	1402	1482	1562	1642	1722	1802	1880
24	824	898	965	1028	1103	1180	1255	1330	1408	1488	1568	1648	1728	1808	1886
25	825	900	968	1032	1108	1186	1261	1336	1414	1494	1574	1654	1734	1814	1892
26	826	902	971	1036	1113	1192	1267	1342	1420	1500	1580	1660	1740	1820	1898
27	827	904	974	1040	1118	1198	1273	1348	1426	1506	1586	1666	1746	1826	1904
28	828	906	977	1044	1123	1204	1279	1354	1432	1512	1592	1672	1752	1832	1910
29	829	908	980	1048	1128	1210	1285	1360	1438	1518	1598	1678	1758	1838	1916
30	830	910	983	1052	1133	1216	1291	1366	1444	1524	1604	1684	1764	1844	1922
31	831	912	986	1056	1138	1222	1297	1372	1450	1530	1610	1690	1770	1850	1928
32	832	914	989	1060	1143	1228	1303	1378	1456	1536	1616	1696	1776	1856	1934
33	833	916	992	1064	1148	1234	1309	1384	1462	1542	1622	1702	1782	1862	1940
34	834	918	995	1068	1153	1240	1315	1390	1468	1548	1628	1708	1788	1868	1946
35	835	920	998	1072	1158	1246	1321	1396	1474	1554	1634	1714	1794	1874	1952
36	836	922	1001	1076	1163	1252	1327	1402	1480	1560	1640	1720	1800	1880	1958
37	837	924	1004	1080	1168	1258	1333	1408	1486	1566	1646	1726	1806	1886	1964
38	838	926	1007	1084	1173	1264	1339	1414	1492	1572	1652	1732	1812	1892	1970
39	839	928	1010	1088	1178	1270	1345	1420	1498	1578	1658	1738	1818	1898	1976
40	840	930	1013	1092	1183	1276	1351	1426	1504	1584	1664	1744	1824	1904	1982
41	841	932	1016	1096	1188	1282	1357	1432	1510	1590	1670	1750	1830	1910	1988
42	842	934	1019	1100	1193	1288	1363	1438	1516	1596	1676	1756	1836	1916	1994
43	843	936	1022	1104	1198	1294	1369	1444	1522	1602	1682	1762	1842	1922	2000
44	844	938	1025	1108	1203	1300	1375	1450	1528	1608	1688	1768	1848	1928	2006
45	845	940	1028	1112	1208	1306	1381	1456	1534	1614	1694	1774	1854	1934	2012
46	846	942	1031	1116	1213	1312	1387	1462	1540	1620	1700	1780	1860	1940	2018
47	847	944	1034	1120	1218	1318	1393	1468	1546	1626	1706	1786	1866	1946	2024
48	848	946	1037	1124	1223	1324	1400	1474	1552	1632	1712	1792	1872	1952	2030
49	849	948	1040	1128	1228	1330	1406	1480	1558	1638	1718	1798	1878	1958	2036
50	850	950	1043	1132	1233	1336	1412	1486	1564	1644	1724	1804	1884	1964	2042
51	851	952	1046	1136	1238	1342	1418	1492	1570	1650	1730	1810	1890	1970	2048
52	852	954	1049	1140	1243	1348	1424	1498	1576	1656	1736	1816	1896	1976	2054
53	853	956	1052	1144	1248	1354	1430	1504	1582	1662	1742	1822	1902	1982	2060
54	854	958	1055	1148	1253	1360	1436	1510	1588	1668	1748	1828	1908	1988	2066
55	855	960	1058	1152	1258	1366	1442	1516	1594	1674	1754	1834	1914	1994	2072
56	856	962	1061	1156	1263	1372	1448	1522	1600	1680	1760	1840	1920	2000	2078
57	857	964	1064	1160	1268	1378	1454	1528	1606	1686	1766	1846	1926	2006	2084
58	858	966	1067	1164	1273	1384	1460	1534	1612	1692	1772	1852	1932	2012	2090
59	859	968	1070	1168	1278	1390	1466	1540	1618	1698	1778	1858	1938	2018	2096
60	860	970	1073	1172	1283	1396	1472	1546	1624	1704	1784	1864	1944	2024	2102

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance
Guaranteed on 20-Premiums Accumulating Life Policies
for \$1,000 each.

Amount of Paid-up Insurance at Termination.

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance
Guaranteed on 20-Year Endowment Policies
for \$1,000 Each.

TABLE OF PAID-UP VALUES.

showing the Amount of Nonparticipating Paid-up Policy which the Company will Issue in lieu of an Ordinary Life Policy for \$1,000. Distribution plan.

Age at Issue of Original Policy.	AT THE END OF									
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.*	15 Years.*	20 Years.*
25	\$ 50	\$ 66	\$ 83	\$100	\$116	\$133	\$150	\$190	\$287	\$384
26	51	68	85	102	119	136	153	195	294	393
27	53	70	88	105	123	140	157	200	302	402
28	54	72	90	108	126	143	161	206	309	411
29	55	74	92	111	129	147	165	211	317	420
30	57	76	95	113	132	150	169	217	325	430
31	59	78	97	116	135	154	173	223	333	439
32	60	80	100	119	138	158	176	229	341	448
33	62	82	102	122	142	161	180	235	349	458
34	63	84	105	125	145	165	184	241	358	467
35	65	86	107	128	148	169	189	248	366	476
36	67	88	109	131	152	172	193	254	374	485
37	68	90	112	134	155	176	197	260	383	494
38	70	92	115	137	159	180	201	267	391	503
39	72	95	118	140	162	184	205	274	399	512
40	73	97	120	143	165	187	209	280	407	521
41	75	99	123	146	169	191	213	287	415	530
42	77	101	126	149	172	195	218	293	423	539
43	78	104	129	152	176	200	224	300	431	547
44	80	106	131	155	180	205	229	306	439	555
45	82	108	133	160	185	209	234	313	447	563
46	83	110	137	163	189	214	239	319	454	571
47	85	113	140	167	193	219	245	325	462	579
48	88	116	144	171	198	224	249	332	469	587
49	90	118	147	175	202	228	255	338	476	594
50	92	121	150	179	206	233	260	343	483	601
51	94	124	154	182	211	238	264	349	490	608
52	96	127	157	186	215	242	270	355	497	616
53	98	129	160	190	219	247	275	361	504	621
54	100	132	163	193	223	252	280	367	510	628
55	102	135	166	197	227	257	285	373	517	635
56	104	137	170	201	231	261	289	378	523	642
57	106	140	173	205	236	265	296	384	529	648
58	109	143	176	208	239	271	300	389	535	656
59	111	146	179	212	243	275	306	394	541	663
60	113	148	182	217	248	281	310	399	547	674
61	115	151	186	....	....	....	....	....	....	....
62	117	154	189	....	....	....	....	....	....	....
63	120	156	193	....	....	....	....	....	....	....
64	122	160	195	....	....	....	....	....	....	....
65	124	161	199	....	....	....	....	....	....	....

*By special guaranty. Limited Premiums Life and Endowments are for amounts proportioned to premiums paid.

CANADA LIFE ASSURANCE COMPANY.

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Policy which the Company will Issue in lieu of an Ordinary Life Policy for \$1,000.

AT THE END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
\$49	\$68	\$88	\$108	\$130	\$152	\$172	\$198	\$226	\$215
50	70	90	111	133	155	178	201	231	221
52	72	93	114	136	158	181	204	236	223
54	74	95	116	137	161	184	207	240	225
56	76	97	118	140	164	188	211	244	228
57	77	98	120	143	166	191	215	248	230
57	78	99	121	145	168	193	218	252	232
58	78	100	123	146	170	196	220	256	234
58	79	101	124	148	172	197	223	260	236
59	80	102	126	150	174	199	225	265	238
60	81	104	128	152	177	202	228	270	240
61	82	106	129	153	179	205	232	275	242
63	84	107	131	156	181	208	236	280	244
64	86	109	133	158	184	211	239	285	246
65	87	110	135	160	187	215	243	290	248
66	89	112	137	163	190	218	247	295	250
68	91	115	139	166	194	222	250	300	252
69	93	117	142	170	197	225	254	305	254
71	95	120	145	173	200	229	258	310	256
73	98	123	148	176	203	232	261	315	258
75	100	126	151	178	206	235	265	320	260
77	102	128	154	180	209	238	268	325	262
78	104	130	156	182	212	241	272	330	264
79	106	132	158	185	215	244	276	335	266
80	108	135	162	189	217	248	279	340	268
81	109	137	165	192	220	251	282	344	270
83	111	139	167	195	223	254	286	349	272
85	113	141	170	198	227	258	290	354	274
87	116	145	174	203	232	262	294	359	276
88	119	148	177	207	236	265	297	363	278
90	120	150	180	210	239	269	301	368	280
91	122	153	183	212	243	273	304	372	282
93	125	156	187	218	247	277	308	377	284
95	127	159	190	221	251	281	311	381	286
97	129	161	193	224	254	284	314	386	288
99	131	163	195	226	257	288	318	391	290
101	133	166	199	231	261	292	323	396	292
102	135	168	201	233	264	296	328	401	294
103	137	170	203	235	267	300	332	404	296
104	139	172	206	237	271	305	337	407	298
106	141	175	209	244	276	310	343	410	300
108	142	177	212	247	281	315	348	413	302
109	144	180	216	251	286	319	352	416	304
111	147	184	220	255	292	324	356	419	306
114	151	189	225	263	298	329	361	421	308

Paid-up Values on Endowment Policies are for proportional amounts.

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Policy which the Company will Issue in lieu of 20-Premiums Life Accumulative Surplus Policy for \$1,000.

Age at Issue.	AT THE END OF									
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	19 Years.
21	8118	8169	8221	8272	8323	8373	8424	8475	8742	8947
22	119	171	223	274	324	374	425	476	742	947
23	122	174	225	276	326	376	427	477	742	947
24	123	175	226	276	327	377	427	478	742	947
25	125	176	227	278	328	378	428	479	742	947
26	125	176	227	278	328	378	428	479	742	947
27	125	177	227	278	328	378	429	479	742	947
28	126	177	227	278	328	378	429	479	742	947
29	126	177	228	278	328	378	429	479	741	947
30	127	178	228	278	329	378	429	479	741	947
31	129	179	229	279	329	378	429	479	741	947
32	130	180	230	279	329	378	429	480	741	948
33	131	181	231	279	329	379	430	481	741	947
34	131	181	231	279	329	379	430	481	740	947
35	132	181	231	280	329	380	431	482	740	947
36	132	181	232	280	331	381	432	482	740	947
37	132	183	233	282	331	382	432	482	740	947
38	133	184	233	283	333	384	433	483	740	947
39	135	186	235	285	334	385	434	483	740	947
40	137	187	236	286	334	385	434	483	740	947
41	139	187	237	286	335	385	434	484	740	947
42	140	188	237	286	335	385	434	483	739	947
43	140	188	237	286	335	385	434	482	738	947
44	140	188	237	286	335	385	434	482	738	947
45	140	188	237	286	335	385	434	482	736	947
46	140	188	237	286	335	385	433	481	736	947
47	140	188	237	285	334	384	432	481	736	947
48	140	188	237	285	334	384	432	480	736	947
49	140	188	237	285	334	383	431	480	736	947
50	140	188	237	285	333	383	431	480	736	947
51	141	188	237	285	333	382	430	479	736	947
52	141	188	237	284	333	381	429	478	736	947
53	141	188	237	284	332	380	427	477	736	947
54	141	188	237	283	331	378	426	475	736	947
55	141	188	237	282	329	377	424	473	736	947

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Policy which the Company will Issue in Lieu of an Ordinary Life Policy for \$1,000.

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Policy which
the Company will Issue in lieu of a 20-Premiums
Life Policy for \$1,000.

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Year Endowment Policies for \$1,000 Each.

Age at Issue.	10 Years.
10	
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TABLE OF PAID-UP VALUES.

Showing the Amount of Participating Insurance guaranteed (without any act of the Insured) on an Ordinary Life Policy for \$1,000.

TABLE OF PAID-UP VALUES.

Showing the Amount of Participating Insurance guaranteed (without any act of the Insured) on an Ordinary Life Policy for \$1,000.

PAID-UP VALUES—20 PAYMENT LIFE

ANNUAL PREMIUMS PAID.	AGE 20 & UNDER. PREMIUM, \$27.75.	AGE 21. PREMIUM, \$28.17.	AGE 22. PREMIUM, \$28.60.	AGE 23. PREMIUM, \$29.04.	AGE 24. PREMIUM, \$29.50.	AGE 25. PREMIUM, \$29.98.	AGE 26. PREMIUM, \$30.47.	AGE 27. PREMIUM, \$30.98.	AGE 28. PREMIUM, \$31.51.	AGE 29. PREMIUM, \$32.04.	AGE 30. PREMIUM, \$32.62.	AGE 31. PREMIUM, \$33.21.
1	\$26	\$26	\$28	\$30	\$30	\$32	\$34	\$34	\$36	\$38	\$38	\$40
2	82	82	84	86	88	88	90	92	94	96	96	98
3	138	138	140	142	144	144	146	148	150	152	154	154
4	182	184	186	188	200	200	202	204	206	208	210	210
5	246	248	250	252	254	254	256	258	260	262	264	264
6	300	302	304	306	308	308	310	312	314	316	318	318
7	354	356	358	360	362	362	364	366	368	370	372	372
8	408	410	412	412	414	414	416	418	420	422	424	424
9	462	464	466	466	468	468	470	472	474	476	478	478
10	516	518	520	520	522	522	524	526	528	530	530	532
11	570	570	572	572	574	574	576	578	580	582	582	584
12	624	624	626	626	628	628	630	632	634	636	636	638
13	678	678	680	680	682	682	684	686	688	688	688	690
14	732	732	734	734	736	736	738	738	740	740	740	742
15	786	786	788	788	788	788	790	790	792	792	792	794
16	840	840	840	840	842	842	842	842	844	844	844	846
17	892	892	892	892	894	894	894	894	896	896	896	896
18	946	946	946	946	946	946	946	946	948	948	948	948

PAID-UP VALUES—20 PAYMENT LIFE.

PAID-UP VALUES—20 PAYMENT LIFE

	PAID-UP VALUES, \$100.00.											AGE 55. PREMIUM, \$50.75.
2	854	854	854	854	854	854	854	854	852	852	852	850
3	112	112	112	112	112	112	112	112	112	112	112	110
4	170	170	170	170	170	170	170	170	170	168	168	166
5	228	226	226	226	226	226	226	224	224	222	222	220
6	278	278	278	278	278	278	278	276	276	274	274	272
7	330	330	330	330	330	330	330	328	326	324	324	322
8	382	382	382	382	382	380	380	378	376	374	372	370
9	434	434	434	434	432	432	430	428	426	424	422	418
10	486	486	486	484	482	482	480	478	476	474	470	466
11	538	538	538	534	532	532	530	528	524	522	518	514
12	588	588	588	584	582	580	578	576	572	570	566	562
13	638	638	638	634	632	630	628	624	620	618	614	610
14	688	688	688	684	682	680	678	674	670	666	662	658
15	738	738	736	734	732	730	726	724	720	716	712	708
16	790	790	788	786	784	782	778	776	772	768	764	760
17	842	842	840	838	836	834	832	830	826	822	818	814
18	894	894	892	892	890	888	886	884	882	878	876	872
19	946	946	946	946	944	944	942	942	940	938	938	936

TABLE OF PAID-UP VALUES.

**Showing the Amount of Participating Insurance guaranteed (without any act of Insured) on an Annual Premium
Endowment at 75.**

TABLE OF PAID-UP VALUES.

Showing the Amount of Participating Insurance guaranteed (without any act of the Insured) on an Annual Premium Endowment at 75.

17.

NOTE.—If, after the payment of the requisite number of annual premiums above, one or more fractional installments be so paid on account of an annual premium, the Paid-up Insurance will be increased by a proportional part of the increase due to the payment of the annual premium, less fractions of a dollar.

Thus, the Paid-up Insurance for which a policy for \$2,500, issued at age 30, would continue in force after the payment of fifteen annual premiums $\$384 \times 2.5 = \960 . The payment of the sixteenth annual premium would add \$66 to this amount; but the payment of the first semi-annual installment of the sixteenth annual premium will add only one-half of that amount, less fractions of a dollar, or \$32; making the Paid-up Insurance, in case of the payment of fifteen annual premiums and one semi-annual installment of the sixteenth annual premium, $\$960 + \$32 = \$992$. This same rule applies to other cases of policies issued by this Company.

FIFTEEN YEAR ENDOWMENT.

TWENTY YEAR ENDOWMENT.

TABLE OF PAID-UP VALUES.

Showing the Amount of Participating Insurance guaranteed (without any act of the Insured) on Endowment Policies of \$10,000 each.

TEN-YEAR ENDOWMENT.

TABLE OF PAID-UP VALUES.

Showing the Amount of Participating Insurance guaranteed (without any additional premium) on a 20-Premiums Endowment at 75.

TABLE OF PAID-UP VALUES.

Showing the amount of Nonparticipating Paid-up Policy on an Ordinary Life Guaranteed Cash Value Policy for \$1,000.

AT THE END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.
56	75	97	117	137	156	176	217	238	259	281	302	323	425
58	76	100	119	140	159	179	221	243	264	286	307	329	438
59	78	102	122	143	162	183	225	248	270	292	314	335	441
60	79	104	125	146	166	187	231	254	276	298	320	342	449
61	81	107	128	149	170	191	236	259	282	304	326	348	457
62	82	109	131	152	174	195	240	264	287	311	334	356	465
62	82	112	134	155	178	199	245	270	294	317	340	363	473
64	85	114	137	158	182	203	251	275	299	323	346	370	481
66	87	117	140	162	186	207	256	281	305	329	353	377	489
67	88	120	143	166	190	212	261	287	312	336	360	384	497
68	90	122	146	169	194	216	266	292	318	343	367	391	505
69	92	125	149	173	198	221	272	298	323	348	373	398	513
71	93	127	152	177	202	226	278	304	330	355	380	405	521
72	95	130	155	181	206	231	283	310	336	362	387	412	529
73	97	133	159	185	211	236	289	316	343	369	395	420	537
75	98	136	162	189	215	241	295	322	349	376	402	427	545
76	100	139	165	193	219	246	301	329	356	383	409	434	552
77	102	142	169	197	224	251	306	334	362	389	415	441	560
79	105	145	173	201	229	256	313	341	369	396	423	449	568
80	107	149	177	208	234	261	319	348	376	404	431	456	575
82	109	152	181	210	238	266	325	354	382	410	437	463	582
83	112	155	185	214	243	271	332	361	389	417	444	470	589
85	114	159	189	218	247	276	336	366	395	424	451	477	596
86	116	163	193	222	252	281	342	373	402	431	458	484	603
88	119	166	197	227	256	286	348	379	408	437	464	491	610
90	121	170	201	231	260	291	354	385	414	443	471	497	617
92	123	173	204	235	265	295	360	391	421	449	477	504	623
94	126	176	208	239	269	300	365	396	426	455	483	510	629
96	128	179	211	243	274	304	371	402	432	461	489	516	635
98	131	182	215	247	279	309	376	407	438	468	496	522	641
100	133	185	218	251	283	314	381	413	443	473	501	528	646
102	135	188	222	255	288	318	386	418	449	479	507	533	652
105	138	191	226	259	292	322	392	424	455	485	513	539	657
107	141	194	229	263	296	327	397	429	460	490	518	545	662
109	144	197	232	267	300	331	402	434	465	495	523	550	668
111	147	199	236	270	304	335	407	439	470	500	528	555	674
114	150	202	239	274	308	339	412	444	475	505	533	560	680
116	153	205	242	278	312	343	416	448	479	509	538	565	686
119	156	208	245	281	316	347	421	453	484	514	543	570	692
121	159	211	248	284	319	351	425	458	489	519	548	575	698
123	162	214	251	287	322	355	429	462	494	525	554	581	705
126	166	216	254	291	325	358	434	466	498	529	559	587	712
129	169	219	257	294	328	361	437	470	502	534	564	593	720
131	172	221	260	297	331	365	441	475	508	540	570	599	730
134	175	224	263	300	335	369	445	480	513	545	576	606	740

Limited Premiums Life and Endowments are for amounts proportioned Premiums paid.

TABLE OF PAID-UP VALUES.

Showing Amount of Nonparticipating Paid-up Policy on 3 per cent Ordinary Life Annual Dividend Policy for \$1,000.

Age at Issue.	AT THE END OF									
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
21	356	375	393	411	429	447	464	482	506	521
22	358	76	95	113	131	149	167	185	209	225
23	359	78	97	115	134	152	170	188	213	229
24	60	79	98	117	136	155	173	191	217	233
25	61	81	100	119	138	157	176	194	221	236
26	62	82	102	122	141	160	179	197	225	240
27	63	84	104	124	143	163	182	201	229	244
28	64	85	106	126	146	166	185	204	233	248
29	66	87	108	128	148	168	188	207	237	252
30	67	88	110	130	151	171	191	211	242	257
31	68	90	112	133	154	174	194	214	246	261
32	69	92	114	135	156	177	197	217	251	265
33	71	93	116	138	159	180	201	221	257	270
34	72	95	118	140	162	183	204	224	263	274
35	73	97	120	142	164	186	207	228	269	279
36	75	98	122	145	167	189	210	232	275	284
37	76	100	124	147	170	192	214	236	281	289
38	77	102	126	150	173	195	218	240	287	294
39	79	104	128	152	176	199	222	245	293	299
40	80	106	130	155	179	203	226	250	299	305
41	82	108	133	158	183	207	231	255	305	311
42	83	110	135	161	186	211	236	260	311	317
43	85	112	138	164	190	216	241	266	317	323
44	86	114	141	168	194	220	246	271	323	329
45	88	116	144	171	198	225	251	277	329	335
46	90	119	147	175	203	230	256	283	335	341
47	92	121	150	179	207	235	262	288	341	347
48	94	124	154	183	211	239	267	294	347	353
49	96	127	157	187	216	244	272	300	353	359
50	98	130	160	191	220	249	278	306	359	365
51	100	132	164	195	225	254	283	312	365	371
52	102	135	167	199	229	259	289	318	371	377
53	105	138	171	203	234	265	294	324	377	383
54	107	141	174	207	239	270	300	330	383	389
55	109	144	178	211	243	275	306	336	389	395
56	111	147	181	215	248	280	312	342	395	401
57	114	150	185	219	253	286	318	349	401	407
58	116	153	189	224	258	291	324	355	407	413
59	119	156	193	228	263	297	330	362	413	419
60	121	159	196	233	268	302	336	368	419	425

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Policy on an Ordinary Life 5 Per Cent 20-Year Gold Debenture Bond Policy for \$1,000.

AT THE END OF														
3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	11 Yrs.	12 Yrs.	13 Yrs.	14 Yrs.	15 Yrs.	16 Yrs.	17 Yrs.
\$73	\$88	\$126	\$152	\$178	\$203	\$229	\$282	\$309	\$337	\$365	\$393	\$420	\$453	\$483
75	89	130	155	182	207	233	287	316	343	372	399	428	463	494
77	101	133	159	186	211	238	292	322	351	380	408	438	473	504
78	103	135	163	190	216	243	300	330	359	387	416	445	480	511
79	105	139	166	194	221	248	307	337	367	395	424	454	489	520
81	107	142	170	198	226	254	312	343	373	404	434	463	505	536
81	107	146	174	202	231	259	318	351	382	412	442	472	515	546
83	111	148	178	205	237	264	326	356	389	420	450	481	525	556
86	112	152	182	211	242	269	333	365	396	428	459	490	536	567
87	114	156	186	216	247	276	339	373	406	437	468	499	546	577
88	117	159	190	220	252	281	346	380	413	444	477	508	555	586
90	120	163	194	225	257	287	354	387	420	452	485	517	567	598
92	121	165	198	230	263	294	361	395	429	462	494	527	577	608
94	124	169	202	235	268	300	368	403	437	471	503	536	588	619
95	126	173	207	241	274	307	376	411	446	480	514	548	598	629
96	127	177	211	246	280	313	384	419	454	489	523	555	605	636
99	130	181	215	251	285	320	391	428	463	498	532	564	614	645
100	133	185	220	256	291	326	398	434	471	506	540	573	623	654
103	137	189	225	261	298	333	407	443	480	515	550	584	634	665
104	139	194	230	266	304	339	415	452	489	525	560	593	643	674
107	142	198	235	273	308	346	422	460	497	533	568	602	652	683
108	146	202	241	278	310	352	432	469	506	542	577	611	661	692
111	148	207	246	283	321	359	437	476	514	551	586	620	670	701
112	151	212	251	289	326	365	445	485	523	560	595	629	679	710
114	155	216	256	295	333	372	452	493	530	568	603	638	688	719
117	157	221	261	300	338	378	460	500	538	576	612	646	696	727
120	160	225	265	306	345	384	468	508	547	584	620	655	705	736
122	164	229	270	311	350	390	474	515	554	592	628	663	713	744
125	168	233	274	316	356	395	482	523	562	599	636	671	721	752
127	170	237	280	321	363	402	489	529	569	606	645	679	729	760
130	173	241	283	326	368	408	495	537	576	615	651	686	736	767
133	176	244	289	332	374	413	502	543	582	623	659	693	743	774
137	179	248	294	337	380	419	510	551	592	630	667	701	751	782
139	183	252	298	342	385	425	516	558	598	637	673	709	759	790
142	187	256	302	347	390	430	523	564	604	644	680	715	765	796
144	191	259	307	351	395	436	529	571	611	650	686	722	772	803
148	195	263	311	356	400	441	536	577	618	656	693	728	778	809
151	199	267	315	361	406	446	541	582	623	662	699	735	785	815
155	203	270	319	365	411	451	547	589	629	668	706	741	791	821
157	207	274	322	369	415	456	552	595	636	675	712	748	798	829
160	211	278	326	373	419	462	558	601	642	682	720	755	805	836
164	216	281	330	378	423	465	564	606	647	688	727	763	813	844
168	220	285	334	382	428	469	568	611	653	694	733	771	821	852
170	224	287	338	386	430	475	573	618	660	702	741	779	829	860
174	228	291	342	390	436	480	578	624	666	708	749	788	838	869

Paid-up Values on 20-Premiums Life and 20-Year Endowment Policies, same at all ages, end of

4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	11 Yrs.	12 Yrs.	13 Yrs.	14 Yrs.	15 Yrs.	16 Yrs.	17 Yrs.	18 Yrs.	19 Yrs.
\$260	\$325	\$390	\$455	\$520	\$585	\$650	\$715	\$780	\$845	\$910	\$975	\$1040	\$1105	\$1170	\$1235

TABLE OF PAID-UP VALUES.

the Amount of Nonparticipating Paid-up Policy which the Company will Issue in lieu of an Ordinary Life Policy for \$1,000.

AT THE END OF

3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
63	83	104	125	145	165	186	206	232	258
64	85	106	127	148	169	189	209	237	263
65	87	108	130	151	172	192	213	242	268
66	89	110	132	154	175	196	217	246	272
68	90	113	135	157	178	200	221	253	279
69	92	115	137	159	181	203	225	258	285
71	94	117	140	162	185	207	229	264	291
72	96	119	142	165	188	211	233	269	296
73	98	121	145	169	192	214	237	275	302
75	99	122	148	172	195	218	241	281	308
76	101	123	151	175	199	222	246	287	314
78	103	125	154	178	203	227	250	293	320
79	105	127	157	182	207	231	255	299	326
81	106	129	160	185	211	236	260	305	332
83	110	137	163	189	215	240	265	311	338
85	112	139	166	193	219	245	270	316	344
86	115	142	170	197	224	250	275	322	350
88	117	146	174	201	228	254	280	327	356
90	120	149	177	205	233	259	285	333	362
92	123	152	181	209	237	263	289	339	368
95	125	155	185	213	241	268	294	345	374
97	128	158	188	217	244	271	298	351	380
99	130	161	191	220	248	275	302	356	386
101	133	164	194	223	251	279	305	362	392
102	134	165	196	226	254	282	309	367	398
104	136	168	199	228	257	285	312	373	404
105	138	170	201	231	260	288	315	378	410
106	140	172	203	234	263	291	319	384	416
108	141	174	206	236	266	294	322	389	422
109	143	176	208	239	269	297	325	395	428
110	145	178	210	242	272	301	329	401	434
112	146	180	213	244	275	304	332	406	440
113	148	182	215	247	278	307	335	412	446
114	150	184	218	250	281	310	339	417	452
116	152	187	220	252	284	313	342	423	458
117	154	189	223	255	286	316	345	428	464
119	156	191	225	258	289	319	350	434	470
120	157	193	228	261	292	324	354	439	476
122	159	195	230	263	296	328	359	445	482
123	161	197	232	267	300	332	363	450	488
124	163	199	235	270	304	336	367	456	494
126	164	202	238	274	307	340	372	461	500
127	166	205	241	277	311	344	376	467	506
128	169	207	244	280	315	348	380	472	512
130	171	210	247	283	318	352	384	478	518
132	173	212	250	287	322	356	389	483	524

ed Premiums Life and Endowments are for amounts proportioned & paid,

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-Up Policy which the Company will Issue in lieu of an Ordinary Life Policy for \$1,000.

Original Policy.	AT THE END OF											
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
21	\$43	\$54	\$65	\$107	\$128	\$149	\$170	\$191	\$293	\$393	\$480	\$577
22	44	56	67	109	130	152	173	194	299	400	497	585
23	45	57	68	111	133	155	176	198	305	408	505	593
24	46	58	69	113	136	158	180	202	311	415	513	601
25	47	70	81	116	139	162	184	206	318	423	521	608
26	48	72	83	118	142	165	188	210	324	430	529	615
27	49	73	84	120	145	168	192	214	330	438	536	622
28	50	75	85	122	148	172	196	219	336	445	543	630
29	51	76	86	125	151	175	200	224	342	452	551	638
30	52	78	88	128	154	179	204	228	349	460	559	646
31	53	80	89	131	157	183	208	233	355	468	567	654
32	54	82	90	134	160	187	212	238	362	476	574	661
33	55	84	91	137	164	191	217	244	368	483	581	668
34	56	86	92	141	168	195	222	249	375	490	588	675
35	58	88	93	144	172	200	227	254	382	497	596	682
36	59	90	94	147	176	204	232	260	388	503	603	689
37	61	92	95	151	180	209	237	265	395	510	610	696
38	62	94	96	154	184	213	242	270	401	516	617	701
39	64	96		158	188	218	247	275	408	523	623	707
40	65	98	130	162	192	222	252	280	414	530	629	713
41	67	100	133	165	196	226	256	285	420	536	635	719
42	68	102	135	168	200	230	260	289	425	542	641	725
43	70	104	138	171	203	234	264	293	431	548	647	730
44	71	106	140	174	206	237	268	298	436	554	653	735
45	73	108	142	177	209	241	272	303	442	560	659	740
46	74	110	144	179	212	245	276	307	447	566	664	745
47	75	112	147	182	215	248	280	311	452	571	669	750
48	77	114	149	185	218	252	284	315	458	577	674	755
49	78	116	152	188	221	256	288	319	463	583	679	760
50	79	117	154	191	224	259	292	323	468	588	684	764
51	80	119	156	194	228	263	296	327	473	593	689	769
52	82	121	159	196	231	267	300	331	478	598	694	774
53	83	123	161	198	234	270	304	335	483	603	699	779
54	84	125	164	201	237	274	308	339	488	608	704	784
55	85	126	166	204	241	277	312	344	493	613	709	789
56	87	128	168	207	243	281	316	348	498	618	714	794
57	88	130	170	209	246	284	320	352	503	623	719	800
58	90	132	173	212	250	288	323	356	507	628	724	806
59	91	134	175	215	254	291	327	360	511	632	729	813
60	92	135	177	218	257	294	330	364	515	636	734	820

Paid-up values on Endowment Policies are for proportional amounts.

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Policy which the Company will issue in lieu of a 20-Premiums Life Policy for \$1,000.

Age at Issue.	AT THE END OF									
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
21	\$90	\$137	\$183	\$238	\$275	\$321	\$367	\$414	\$552	\$699
22	91	137	183	239	276	322	369	416	555	702
23	91	138	184	230	277	324	371	417	557	704
24	92	138	185	231	278	325	373	419	559	706
25	93	139	186	232	279	326	374	421	561	708
26	93	139	186	233	280	327	376	422	563	710
27	94	140	187	234	282	329	377	424	565	712
28	94	140	188	235	283	330	379	425	567	714
29	95	141	189	236	284	332	380	427	569	716
30	95	142	190	237	285	333	381	429	571	718
31	95	142	191	238	286	335	383	431	573	720
32	96	143	192	240	288	336	385	433	575	722
33	96	144	193	241	289	337	387	434	577	724
34	97	145	194	242	291	339	388	436	579	726
35	97	146	195	243	292	341	389	438	581	728
36	97	147	196	244	293	342	391	439	583	730
37	98	148	198	246	295	344	392	441	584	732
38	99	149	199	247	297	346	394	442	585	734
39	100	150	200	249	298	347	395	444	586	736
40	101	151	201	250	299	348	397	445	587	738
41	101	152	201	251	299	348	398	445	587	739
42	102	153	202	251	300	349	398	446	588	740
43	103	153	202	252	301	349	399	446	588	741
44	104	154	203	252	302	350	399	447	589	742
45	104	155	203	253	302	350	399	447	589	743
46	104	155	203	253	302	350	400	447	589	744
47	104	155	203	253	302	350	400	446	588	745
48	105	154	203	252	302	349	399	446	588	746
49	105	154	203	252	301	349	398	445	587	747
50	105	154	203	252	301	349	397	445	586	748
51	105	154	203	252	301	349	396	444	585	749
52	105	154	203	252	301	348	396	444	584	750
53	104	154	203	251	301	348	395	443	582	751
54	104	154	203	251	300	347	395	442	580	752
55	104	154	203	251	300	347	394	441	578	753
56	104	154	203	251	300	346	393	439	575	754
57	104	154	203	251	299	345	392	438	572	755
58	104	154	203	250	298	345	391	436	569	756
59	104	154	203	250	298	344	390	434	566	757
60	104	154	203	250	297	343	388	433	563	758

TABLE OF PAID-UP VALUES:

showing the Amount of Nonparticipating Paid-up Policy which the Company will issue in lieu of Ordinary Life Guaranteed Option and 40 per cent Guaranteed Dividend Policy of \$1,000.

of Original Policy.	AT THE END OF											
	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	25 Yrs.	30 Yrs.
21	\$52	\$55	\$78	\$101	\$125	\$148	\$171	\$198	\$233	\$270	\$328	\$390
22	53	57	81	104	128	152	176	199	230	267	326	388
23	55	59	83	107	131	155	179	203	235	272	331	393
24	56	61	85	110	135	159	184	208	239	276	335	397
25	58	63	88	113	138	163	188	213	244	281	340	401
26	59	65	90	116	142	167	192	218	248	285	345	405
27	61	67	93	119	145	171	197	222	253	290	350	410
28	62	69	95	122	149	175	201	227	258	295	355	415
29	64	71	98	125	152	179	206	232	263	300	360	420
30	65	73	101	128	156	183	211	238	268	305	365	425
31	67	75	103	132	160	188	216	243	273	310	370	430
32	68	77	106	135	164	192	221	249	278	315	375	435
33	70	79	109	139	168	197	226	255	283	320	380	440
34	71	82	112	142	172	202	231	261	288	325	385	445
35	73	84	115	146	177	207	237	266	293	330	390	450
36	74	87	119	150	181	212	242	272	298	335	395	455
37	76	90	122	154	186	217	248	278	303	340	400	460
38	77	93	126	158	190	222	253	283	308	345	405	465
39	79	95	129	162	195	227	258	288	313	350	410	470
40	81	98	133	166	199	231	263	293	318	355	415	475
41	83	101	136	170	203	235	267	298	323	360	420	480
42	85	103	138	173	206	238	271	303	328	365	425	485
43	87	105	141	175	209	242	274	308	333	370	430	490
44	89	107	143	178	212	245	278	309	338	375	435	495
45	91	109	145	180	215	248	281	312	343	380	440	500
46	93	110	148	182	217	251	284	316	348	385	445	505
47	95	111	148	184	219	254	287	319	353	390	450	510
48	97	112	150	186	222	256	290	322	358	395	455	515
49	99	113	151	188	224	259	292	325	363	400	460	520
50	101	115	153	190	226	261	295	328	368	405	465	525
51	103	116	154	192	228	264	298	331	373	410	470	530
52	105	117	156	194	230	266	301	334	378	415	475	535
53	107	117	157	195	233	269	304	337	383	420	480	540
54	109	118	158	197	235	271	306	340	388	425	485	545
55	111	119	160	199	237	273	309	342	393	430	490	550
56	113	120	161	200	239	275	311	345	398	435	495	555
57	115	121	162	202	240	277	313	347	403	440	500	560
58	117	122	163	203	242	279	314	349	408	445	505	565
59	119	122	164	204	243	280	316	350	413	450	510	570
60	121	122	164	205	244	281	317	352	418	455	515	575
61	123	123	164	206	245	282	319	354	423	460	520	580
62	125	123	164	207	246	283	320	356	428	465	525	585
63	127	123	164	208	248	284	322	358	433	470	530	590
64	129	123	165	209	250	286	324	360	438	475	535	595
65	131	122	165	210	252	288	326	362	443	480	540	600

TABLE OF PAID-UP VALUES.—Which the Company will issue in lieu of 20-Premiums Life, or 20-Year Endowment Policies for \$1,000. The amount of paid-up values is the same for all ages.

AT THE END OF											
3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	12 Yrs.	15 Yrs.	17 Yrs.	19 Yrs.
\$106	\$167	\$228	\$284	\$341	\$396	\$449	\$500	\$550	\$756	\$856	\$950

PAID-UP VALUES—20 PAYMENT LIFE

ANNUAL PREMIUMS PAID.	Age 50 to 70 years.											
2	\$26	\$26	\$28	\$30	\$30	\$32	\$34	\$34	\$36	\$38	\$38	\$40
3	82	82	84	86	88	88	90	92	94	96	96	98
4	138	140	140	142	144	144	146	148	150	152	154	154
5	192	194	196	198	200	200	202	204	206	208	210	210
6	246	248	250	252	254	254	256	258	260	262	264	264
7	300	302	304	306	308	308	310	312	314	316	318	318
8	354	356	358	360	362	362	364	366	368	370	372	372
9	408	410	412	412	414	414	416	418	420	422	424	424
10	462	464	466	466	468	468	470	472	474	476	478	478
11	516	518	520	520	522	522	524	526	528	530	530	532
12	570	570	572	574	574	574	576	578	580	582	582	584
13	624	624	626	628	628	628	630	632	634	636	636	638
14	678	678	680	680	682	682	684	686	688	688	688	690
15	732	732	734	736	736	736	738	738	740	740	740	742
16	786	786	786	786	788	788	790	790	792	792	792	794
17	840	840	840	840	842	842	844	844	844	844	844	846
18	892	892	892	892	894	894	894	894	896	896	896	896
19	946	946	946	946	946	946	946	946	948	948	948	948

PAID-UP VALUES—20 PA

							AGE 25. PREMIUM, \$38.08.						
612	840	842	844	844	846	848	848	850	850	852	852	854	854
613	88	100	102	102	104	106	106	108	108	110	110	112	112
614	156	158	160	160	162	164	164	166	166	168	168	170	170
615	212	214	216	216	218	220	220	222	222	224	224	226	226
616	268	268	270	270	272	274	274	276	276	278	278	280	280
617	320	322	324	324	326	328	328	330	330	332	332	334	334
618	374	376	378	378	380	382	382	384	384	386	386	388	388
619	428	428	430	430	432	434	434	436	436	438	438	440	440
620	480	482	484	484	486	488	488	490	490	492	492	494	494
621	534	534	536	536	538	540	540	542	542	544	544	546	546
622	586	586	588	588	590	592	592	594	594	596	596	598	598
623	638	638	640	640	642	644	644	646	646	648	648	650	650
624	690	690	692	692	694	696	696	698	698	700	700	702	702
625	742	742	744	744	746	748	748	750	750	752	752	754	754
626	794	794	796	796	798	800	800	802	802	804	804	806	806
627	846	846	848	848	850	852	852	854	854	856	856	858	858
628	898	898	900	900	902	904	904	906	906	908	908	910	910
629	948	948	950	950	952	954	954	956	956	958	958	960	960

PAID-UP VALUES--20 PAYMENT LIFE

	AGE UP. PREMIUM, \$50.75.											
2	854	854	854	854	854	854	854	854	852	852	852	850
3	112	112	112	112	112	112	112	112	112	112	112	110
4	170	170	170	170	170	170	170	170	170	168	168	166
5	226	226	226	226	226	226	226	226	224	222	222	220
6	278	278	278	278	278	278	278	276	276	274	274	272
7	330	330	330	330	330	330	330	328	326	324	324	322
8	382	382	382	382	382	380	380	378	376	374	372	370
9	434	434	434	434	432	432	430	428	426	424	422	418
10	486	486	486	484	482	482	480	478	476	474	470	466
11	538	538	538	534	532	532	530	528	524	522	518	514
12	588	588	588	584	582	580	578	576	572	570	566	562
13	638	638	638	634	632	630	626	624	620	618	614	610
14	688	688	688	684	682	680	676	674	670	666	662	658
15	738	738	738	734	732	730	726	724	720	716	712	708
16	790	790	790	786	784	782	778	776	772	768	764	760
17	842	842	840	838	836	834	832	830	826	822	818	814
18	894	894	892	892	890	888	886	884	882	878	876	872
19	946	946	946	944	944	944	942	940	938	938	938	936

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on Registered Policies for \$1 000 each.

ORDINARY LIFE				20-PREMIUMS LIFE				20-YEAR ENDOWMENT			
AT END OF				AT END OF				AT END OF			
4 Years.	5 Years.	10 Years.	15 Years.	4 Years.	5 Years.	10 Years.	15 Years.	4 Years.	5 Years.	10 Years.	15 Years.
74	86	111.8	120.2	110.8	115.4	120.8	124.8	112.8	119.0	124.1	128.8
75	100	122.1	130.7	108	113	118	122	110	116	121.1	125.8
76	102	123.2	131.8	104	109	114	118	106	112	117.2	121.9
77	104	124.3	132.9	104	109	114	118	106	112	117.2	121.9
78	106	125.4	134.0	104	109	114	118	106	112	117.2	121.9
79	108	126.5	135.1	104	109	114	118	106	112	117.2	121.9
80	110	127.6	136.2	104	109	114	118	106	112	117.2	121.9
81	112	128.7	137.3	104	109	114	118	106	112	117.2	121.9
82	114	129.8	138.4	104	109	114	118	106	112	117.2	121.9
83	116	130.9	139.5	104	109	114	118	106	112	117.2	121.9
84	118	132.0	140.6	104	109	114	118	106	112	117.2	121.9
85	120	133.1	141.7	104	109	114	118	106	112	117.2	121.9
86	122	134.2	142.8	104	109	114	118	106	112	117.2	121.9
87	124	135.3	143.9	104	109	114	118	106	112	117.2	121.9
88	126	136.4	145.0	104	109	114	118	106	112	117.2	121.9
89	128	137.5	146.1	104	109	114	118	106	112	117.2	121.9
90	130	138.6	147.2	104	109	114	118	106	112	117.2	121.9
91	132	139.7	148.3	104	109	114	118	106	112	117.2	121.9
92	134	140.8	149.4	104	109	114	118	106	112	117.2	121.9
93	136	141.9	150.5	104	109	114	118	106	112	117.2	121.9
94	138	143.0	151.6	104	109	114	118	106	112	117.2	121.9
95	140	144.1	152.7	104	109	114	118	106	112	117.2	121.9
96	142	145.2	153.8	104	109	114	118	106	112	117.2	121.9
97	144	146.3	154.9	104	109	114	118	106	112	117.2	121.9
98	146	147.4	156.0	104	109	114	118	106	112	117.2	121.9
99	148	148.5	157.1	104	109	114	118	106	112	117.2	121.9
100	150	149.6	158.2	104	109	114	118	106	112	117.2	121.9
101	152	150.7	159.3	104	109	114	118	106	112	117.2	121.9
102	154	151.8	160.4	104	109	114	118	106	112	117.2	121.9
103	156	152.9	161.5	104	109	114	118	106	112	117.2	121.9
104	158	154.0	162.6	104	109	114	118	106	112	117.2	121.9
105	160	155.1	163.7	104	109	114	118	106	112	117.2	121.9
106	162	156.2	164.8	104	109	114	118	106	112	117.2	121.9
107	164	157.3	165.9	104	109	114	118	106	112	117.2	121.9
108	166	158.4	167.0	104	109	114	118	106	112	117.2	121.9
109	168	159.5	168.1	104	109	114	118	106	112	117.2	121.9
110	170	160.6	169.2	104	109	114	118	106	112	117.2	121.9
111	172	161.7	170.3	104	109	114	118	106	112	117.2	121.9
112	174	162.8	171.4	104	109	114	118	106	112	117.2	121.9
113	176	163.9	172.5	104	109	114	118	106	112	117.2	121.9
114	178	165.0	173.6	104	109	114	118	106	112	117.2	121.9
115	180	166.1	174.7	104	109	114	118	106	112	117.2	121.9
116	182	167.2	175.8	104	109	114	118	106	112	117.2	121.9
117	184	168.3	176.9	104	109	114	118	106	112	117.2	121.9
118	186	169.4	178.0	104	109	114	118	106	112	117.2	121.9
119	188	170.5	179.1	104	109	114	118	106	112	117.2	121.9
120	190	171.6	180.2	104	109	114	118	106	112	117.2	121.9
121	192	172.7	181.3	104	109	114	118	106	112	117.2	121.9
122	194	173.8	182.4	104	109	114	118	106	112	117.2	121.9
123	196	174.9	183.5	104	109	114	118	106	112	117.2	121.9
124	198	176.0	184.6	104	109	114	118	106	112	117.2	121.9
125	200	177.1	185.7	104	109	114	118	106	112	117.2	121.9
126	202	178.2	186.8	104	109	114	118	106	112	117.2	121.9
127	204	179.3	187.9	104	109	114	118	106	112	117.2	121.9
128	206	180.4	189.0	104	109	114	118	106	112	117.2	121.9
129	208	181.5	190.1	104	109	114	118	106	112	117.2	121.9
130	210	182.6	191.2	104	109	114	118	106	112	117.2	121.9
131	212	183.7	192.3	104	109	114	118	106	112	117.2	121.9
132	214	184.8	193.4	104	109	114	118	106	112	117.2	121.9
133	216	185.9	194.5	104	109	114	118	106	112	117.2	121.9
134	218	187.0	195.6	104	109	114	118	106	112	117.2	121.9
135	220	188.1	196.7	104	109	114	118	106	112	117.2	121.9
136	222	189.2	197.8	104	109	114	118	106	112	117.2	121.9
137	224	190.3	198.9	104	109	114	118	106	112	117.2	121.9
138	226	191.4	200.0	104	109	114	118	106	112	117.2	121.9
139	228	192.5	201.1	104	109	114	118	106	112	117.2	121.9
140	230	193.6	202.2	104	109	114	118	106	112	117.2	121.9
141	232	194.7	203.3	104	109	114	118	106	112	117.2	121.9
142	234	195.8	204.4	104	109	114	118	106	112	117.2	121.9
143	236	196.9	205.5	104	109	114	118	106	112	117.2	121.9
144	238	198.0	206.6	104	109	114	118	106	112	117.2	121.9
145	240	199.1	207.7	104	109	114	118	106	112	117.2	121.9

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Policy, which the Company will issue in Lieu of an Ordinary Life Policy for \$1,000.

Limited Premiums Life and Endowments are for amounts proportioned to premiums paid.

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TABLE OF PAID-UP VALUES,

showing the Amount of Nonparticipating Paid-Up Policy which the Company will issue in Lieu of an Ordinary Life Policy for \$1,000.

AT THE END OF

Berkshire Life, John Hancock Mutual, Massachusetts Mutual

*New England Mutual and State Mutual.

TABLE OF PAID-UP VALUES.

Showing the amount of Participating Paid-up Insurance Guaranteed in Policy (without any act of the Insured) on a 20-Year Endowment Policy of \$1,000 after Premiums shall have been paid for

Age at Issue.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	19 Years.
20	134 38	193 87	252 32	309 74	366 11	421 40	475 61	528 76	580 78	631 72	681 57	730 32	777 97	857 79
21	134 29	193 75	252 19	309 58	365 93	421 21	475 43	528 55	580 59	631 53	681 38	730 14	777 80	857 65
22	134 18	193 62	252 03	309 43	365 76	421 02	475 23	528 35	580 38	631 34	681 18	730 97	777 62	857 46
23	134 10	193 50	251 90	309 27	365 58	420 85	475 04	528 15	580 17	631 12	680 98	730 78	777 47	857 30
24	134 00	193 39	251 76	309 09	365 41	420 65	474 82	527 93	579 96	630 89	680 77	730 56	777 27	857 13
25	133 91	193 27	251 61	308 92	365 20	420 43	474 59	527 69	579 72	630 66	680 54	730 34	777 07	857 4
26	133 81	193 12	251 45	308 73	365 00	420 21	474 36	527 45	579 47	630 41	680 29	730 09	776 84	857 4
27	133 69	193 01	251 29	308 55	364 79	419 97	474 12	527 19	579 20	630 14	680 01	730 84	776 61	857 3
28	133 60	192 86	251 12	308 35	364 55	419 74	473 86	526 91	578 92	630 84	680 74	730 55	776 34	857 2
29	133 49	192 70	250 93	308 14	364 34	419 48	473 58	526 61	578 66	630 54	680 45	730 26	776 07	857 1
30	133 39	192 56	250 76	307 94	364 10	419 22	473 29	526 32	578 29	630 21	680 11	730 27	776 85	857 0
31	133 28	192 41	250 58	307 72	363 85	418 94	472 98	526 98	577 95	630 88	680 75	730 27	776 61	857 4
32	133 14	192 26	250 38	307 49	363 58	418 64	472 65	526 94	577 58	630 49	680 38	730 27	776 24	857 4
33	133 02	192 10	250 17	307 28	363 29	418 32	472 32	526 26	577 22	630 41	680 28	730 27	776 86	857 7
34	132 89	191 95	249 98	307 00	363 01	418 00	471 96	526 91	577 81	630 32	680 27	730 26	776 45	857 5
35	132 78	191 78	249 77	306 75	362 72	417 67	471 60	526 51	577 40	630 27	680 27	730 25	776 99	857 4
36	132 66	191 62	249 54	306 50	362 42	417 34	471 22	526 10	577 35	630 28	680 25	730 25	776 49	857 2
37	132 54	191 43	249 34	306 25	362 12	417 00	470 85	526 07	577 47	630 28	680 24	730 24	776 93	857 4
38	132 42	191 28	249 14	305 99	361 82	416 65	470 44	526 22	577 87	630 25	680 24	730 24	776 30	857 8
39	132 32	191 14	248 95	305 75	361 54	416 30	470 00	526 72	577 40	630 25	680 24	730 23	776 59	857 5
40	132 22	191 02	248 77	305 52	361 23	415 90	469 55	526 17	577 76	630 24	680 23	730 22	776 80	857 2
41	132 18	190 89	248 59	305 27	360 90	415 50	469 03	526 53	577 02	630 23	680 23	730 21	776 91	857 4
42	132 10	190 78	248 41	305 01	360 54	415 01	468 41	526 79	577 18	630 22	680 22	730 20	776 89	857 5
43	132 05	190 67	248 23	304 71	360 10	414 43	467 70	526 95	577 23	630 21	680 21	730 19	776 68	857 1
44	131 98	190 54	247 99	304 34	359 59	413 76	466 88	526 96	577 13	630 20	680 21	730 18	776 41	857 7
45	131 90	190 36	247 68	303 87	358 94	412 94	465 91	526 87	577 08	630 19	680 21	730 16	776 97	857 1
46	131 80	190 12	247 27	303 29	358 19	412 03	464 79	526 80	577 48	630 17	680 21	730 15	776 32	857 4
47	131 62	189 81	246 78	302 63	357 35	410 95	463 53	526 15	577 85	630 15	680 21	730 14	776 49	857 4
48	131 39	189 41	246 21	301 85	356 34	409 75	462 11	526 53	577 08	630 13	680 21	730 14	776 44	857 1
49	131 07	188 90	245 53	300 94	355 21	408 38	460 52	526 11	577 45	630 11	680 21	730 13	776 16	857 4
50	130 71	188 37	244 76	299 95	353 96	406 81	458 81	526 59	577 80	630 09	680 21	730 10	776 68	857 4
51	130 33	187 77	243 74	298 87	352 63	405 29	456 95	526 57	577 60	630 06	680 21	730 04	776 00	857 5
52	129 92	187 14	243 06	297 72	351 20	403 60	454 95	526 55	577 09	630 04	680 21	730 01	776 05	857 3
53	129 49	186 48	242 13	296 52	349 70	401 77	452 82	526 52	577 09	630 01	680 21	730 00	776 04	857 15
54	129 05	185 81	241 19	295 27	348 13	399 87	450 58	526 50	577 43	630 00	680 21	730 00	776 04	857 15
55	128 59	185 12	240 22	293 98	346 49	397 87	448 23	526 47	577 73	630 00	680 21	730 00	776 04	857 15

*In the New England Mutual the amounts are stated in even dollars. If over 50 cents it is given as the additional \$1. Thus at age 20, fourth year it would be \$194 instead of \$193.87.

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-Up Policy which the Company will issue in Lieu of an Ordinary Life Policy for \$1,000.

Age at Issue
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MICHIGAN MUTUAL LIFE INSURANCE COMPANY.

TABLE OF PAID-UP VALUES.

g the Amount of Nonparticipating Paid-up Policy which the Company will Issue in Lieu of an Ordinary Life Policy for \$1,000.

AT THE END OF

3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Yrs.	15 Yrs.	20 Yrs.
33 90	49 79	73 79	84 48	104 49	126 05	149 33	192 83	327 60	435 5
39 98	51 18	75 73	86 86	107 26	129 38	153 20	198 96	334 82	441 6
41 01	52 50	77 72	89 54	110 05	132 73	157 08	201 67	342 08	448 6
42 18	53 89	79 74	91 54	112 96	136 13	161 04	206 45	349 45	455 7
43 26	55 43	81 81	93 94	115 87	139 57	165 05	211 38	356 79	462 4
44 40	56 92	83 93	96 87	118 82	143 08	169 11	216 28	364 37	469 4
45 57	58 44	86 05	98 85	121 83	146 68	173 30	221 82	371 73	476 4
46 77	59 98	88 21	101 86	124 94	150 29	178 48	226 83	379 94	483 4
47 98	61 57	90 41	103 99	128 04	153 98	181 72	231 46	386 86	490 4
49 21	63 18	92 65	106 61	131 21	157 68	186 07	236 57	394 58	497 4
50 47	64 82	94 93	109 25	134 39	161 51	190 45	241 87	402 28	504 4
51 76	66 43	97 27	111 94	137 70	165 33	194 92	247 07	409 95	511 4
53 04	68 17	99 62	114 72	140 98	169 25	199 40	252 40	417 78	518 4
54 38	69 88	101 99	117 48	144 36	173 18	203 97	257 72	425 40	525 4
55 72	71 65	104 38	120 36	147 76	177 20	208 53	263 22	433 15	532 4
57 10	73 42	106 87	123 19	151 35	181 20	213 25	268 65	440 77	539 4
58 46	75 24	109 29	126 12	154 57	185 35	217 60	274 11	448 41	546 4
59 88	77 07	111 81	129 08	158 25	189 20	222 64	279 70	455 88	553 4
61 27	78 95	114 62	132 06	161 77	193 62	227 42	285 14	463 37	560 4
62 73	80 82	116 94	135 08	165 42	197 81	232 83	289 72	470 40	567 4
64 19	82 75	119 53	138 10	169 08	202 14	237 16	296 17	477 65	574 4
65 71	84 66	122 17	141 17	172 78	206 42	242 07	301 64	484 64	581 4
67 22	86 63	124 85	144 34	176 47	210 74	247 06	306 96	491 34	588 4
68 74	88 62	127 69	147 50	180 26	215 17	251 97	312 28	498 02	595 4
70 23	90 69	130 10	150 69	184 09	219 49	257 06	317 20	504 68	602 4
71 78	92 74	132 66	153 94	187 86	223 89	262 04	322 27	511 01	609 4
73 28	94 81	135 18	157 14	191 66	228 21	266 71	327 12	517 02	616 4
74 74	96 91	137 62	160 36	195 38	232 46	271 45	331 75	523 04	623 4
76 15	98 96	140 01	163 49	199 08	236 64	276 15	336 34	528 78	630 4
77 50	101 02	142 24	166 61	202 66	240 77	280 56	340 92	534 46	637 4
78 86	103 01	144 53	169 69	206 19	244 61	285 04	345 39	539 92	644 4
80 13	104 98	146 75	172 57	209 49	248 53	289 34	349 58	545 45	651 4
81 44	106 86	148 88	175 31	212 84	252 28	293 44	353 76	550 71	658 4
82 72	108 71	151 03	178 12	216 05	255 86	297 51	357 84	555 69	665 4
83 94	110 45	153 19	180 89	219 14	259 45	301 59	361 89	560 36	672 4
85 18	112 24	155 29	183 83	222 28	263 03	305 58	365 88	565 14	679 4
86 43	113 98	157 30	186 05	225 35	266 53	309 30	369 87	569 62	686 4
87 65	115 66	159 35	188 69	228 35	269 83	313 09	373 65	573 84	693 4
88 89	117 34	161 33	191 23	231 24	273 18	316 79	377 29	578 37	700 4
90 00	119 05	163 09	193 68	234 15	276 89	320 42	380 66	582 45	707 4
91 14	120 70	165 20	196 15	236 95	279 66	323 96	384 08	586 73	714 4
92 29	122 29	167 12	198 56	239 30	282 80	327 55	387 27	591 36	721 4
93 40	123 90	168 94	200 95	242 52	285 97	330 82	390 25	596 07	728 4
94 52	125 43	170 66	203 26	245 27	288 98	334 12	393 43	601 43	735 4
95 58	127 00	172 43	205 58	247 89	291 84	337 30	396 36	607 51	742 4
96 52	128 51	174 79	207 82	250 36	294 51	340 37	399 54	614 44	749 4

ited Premiums Life and Endowments are for amounts proportioned to premiums paid.

TABLE OF PAID-UP VALUES.

Showing Amount of Nonparticipating Paid-up Policy which the Company will Issue in Lieu of an Ordinary Life Policy for \$1,000.

Age at Issue.	AT THE END OF														
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.
14	\$114	\$336	\$459	\$581	\$703	\$825	\$947	\$1069	\$1191	\$1313	\$1435	\$1556	\$1678	\$1800	\$2004
15	116	338	461	584	706	828	950	1072	1194	1316	1438	1559	1681	1803	412
16	117	40	64	87	110	133	156	178	201	224	246	269	291	313	420
17	119	42	66	90	113	137	160	183	207	230	252	275	298	320	429
18	20	44	68	93	117	141	165	188	212	235	259	282	305	327	437
19	22	47	71	96	120	145	169	193	217	241	265	288	311	334	445
20	23	49	74	99	124	149	174	198	223	247	271	295	318	342	455
21	25	51	77	102	128	153	178	203	228	253	277	301	325	349	463
22	27	53	79	106	132	157	183	209	234	259	284	308	332	356	471
23	28	55	82	109	135	162	188	214	240	265	290	315	340	364	479
24	30	58	85	112	139	166	193	219	245	271	297	322	347	371	488
25	32	60	88	116	143	171	198	225	251	278	304	329	354	379	496
26	33	62	91	119	147	175	203	230	257	284	310	336	362	387	504
27	35	65	94	123	152	180	208	236	263	290	317	343	369	394	513
28	37	67	97	127	156	185	213	242	270	297	324	351	377	402	521
29	39	70	100	130	160	190	219	247	276	304	331	358	384	410	529
30	41	72	103	134	164	195	224	253	282	310	338	365	392	417	537
31	43	75	106	138	169	199	230	259	288	317	345	372	399	425	545
32	45	77	110	142	173	205	235	265	295	324	352	380	408	433	552
33	46	80	113	146	178	210	241	271	301	330	359	387	414	440	560
34	48	83	116	150	183	215	246	277	308	337	366	394	421	447	568
35	50	85	120	154	187	220	252	283	314	344	373	401	428	455	575
36	52	88	123	158	192	225	257	289	320	350	379	408	435	462	582
37	55	91	127	162	196	230	263	295	326	356	386	414	442	469	590
38	57	94	130	166	201	235	268	301	332	363	392	421	449	477	596
39	59	97	134	170	205	240	274	306	338	369	399	428	456	483	603
40	61	99	137	174	210	245	279	312	344	375	405	434	462	489	610
41	63	102	140	178	214	250	284	317	350	381	411	441	469	496	616
42	65	105	144	182	218	254	289	323	355	387	417	447	475	502	622
43	66	107	147	185	223	259	294	328	361	393	423	453	481	508	628
44	68	110	150	189	227	264	299	333	367	398	429	459	487	515	634
45	70	112	153	193	231	268	304	339	372	404	435	465	493	521	640
46	72	115	156	196	235	273	309	344	377	410	441	471	499	526	645
47	74	117	159	200	239	277	313	349	383	415	446	476	505	532	651
48	76	120	162	203	243	281	318	354	388	421	452	482	510	538	656
49	78	123	165	207	247	286	323	359	393	426	457	487	516	543	662
50	79	125	168	210	251	290	328	363	398	431	462	492	521	548	668
51	81	127	171	214	255	294	332	368	403	436	467	497	526	553	674
52	83	129	174	217	259	298	336	373	408	441	472	502	531	558	680
53	85	132	177	221	262	302	341	377	412	445	477	507	536	563	687
54	86	134	180	224	266	306	345	382	416	450	481	512	541	569	694
55	88	136	183	227	270	310	349	386	421	454	486	517	546	574	702
56	90	139	185	230	273	314	353	390	425	458	491	522	552	581	710
57	91	141	188	233	276	317	356	393	429	463	496	527	556	587	719
58	93	143	191	236	279	320	360	397	433	468	501	534	565	595	729
59	94	145	193	239	282	324	363	401	438	473	507	540	572	608	.....
60	96	147	195	241	285	327	367	406	443	480	514	548	580	611	.....
61	97	148	197	244	288	331	372	411	450	486	522	556	589	620	.....

TABLE OF PAID-UP VALUES.

Showing Amount of Nonparticipating Paid-up Policy which the Company will Issue in lieu of a 20-Premiums Life Policy for \$1,000.

AT THE END OF

6 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.
126	2266	2316	2367	2417	2468	2518	2569	2620	2671	2722	2872
128	2268	2318	2369	2419	2469	2519	2570	2621	2672	2723	2873
129	2269	2319	2370	2420	2471	2521	2572	2623	2674	2725	2875
130	2271	2321	2371	2422	2472	2523	2574	2624	2675	2726	2876
132	2272	2322	2373	2423	2474	2524	2575	2626	2676	2727	2877
133	2273	2324	2374	2425	2475	2525	2576	2627	2677	2728	2878
134	2275	2325	2375	2426	2477	2527	2578	2628	2678	2729	2879
135	2276	2327	2377	2428	2478	2529	2579	2629	2680	2730	2880
137	2277	2328	2379	2429	2480	2530	2580	2630	2681	2731	2881
138	2279	2329	2380	2430	2481	2531	2581	2631	2682	2732	2882
139	2280	2331	2381	2432	2482	2532	2582	2632	2683	2733	2883
140	2281	2332	2382	2433	2483	2534	2584	2634	2684	2734	2884
142	2282	2333	2384	2434	2485	2535	2585	2635	2685	2735	2885
143	2283	2335	2385	2436	2486	2536	2586	2636	2686	2736	2886
144	2285	2336	2386	2437	2487	2537	2587	2637	2686	2736	2886
145	2286	2337	2388	2438	2488	2538	2588	2637	2687	2736	2886
146	2287	2338	2389	2439	2489	2539	2589	2638	2687	2736	2886
147	2289	2339	2390	2440	2490	2540	2590	2639	2688	2737	2887
149	2290	2341	2391	2441	2491	2541	2590	2639	2688	2737	2887
150	2291	2342	2392	2442	2492	2542	2591	2640	2688	2737	2887
151	2292	2343	2393	2443	2493	2542	2591	2640	2688	2737	2887
152	2293	2344	2394	2444	2493	2543	2591	2640	2688	2737	2887
153	2294	2345	2395	2445	2494	2543	2591	2640	2688	2736	2886
154	2295	2345	2395	2445	2494	2543	2591	2639	2688	2736	2886
155	2296	2346	2396	2445	2494	2543	2591	2639	2687	2736	2886
156	2296	2347	2396	2446	2494	2543	2591	2639	2686	2736	2886
157	2297	2347	2397	2446	2494	2542	2590	2639	2686	2736	2886
157	2297	2347	2397	2445	2494	2542	2589	2637	2684	2735	2885
157	2298	2347	2397	2445	2493	2541	2589	2636	2683	2735	2885
157	2298	2348	2396	2445	2493	2540	2587	2634	2681	2735	2885
158	2298	2347	2396	2444	2492	2539	2586	2632	2679	2734	2884
158	2298	2347	2396	2444	2491	2539	2584	2631	2678	2734	2884
158	2298	2347	2395	2443	2490	2539	2582	2630	2676	2733	2883
158	2298	2347	2395	2442	2489	2538	2581	2627	2673	2732	2882
158	2298	2346	2394	2441	2487	2538	2579	2624	2670	2731	2881
159	2298	2346	2395	2440	2486	2531	2578	2622	2667	2731	2881
159	2298	2346	2395	2439	2484	2529	2574	2619	2664	2731	2881
159	2297	2345	2392	2438	2483	2527	2571	2616	2661	2730	2880
159	2297	2345	2391	2438	2481	2525	2568	2614	2657	2729	2879
159	2297	2344	2390	2436	2479	2522	2565	2609	2653	2729	2879
159	2297	2343	2389	2435	2478	2519	2562	2605	2649	2729	2879
159	2298	2343	2388	2431	2474	2516	2558	2601	2645	2729	2879
159	2296	2342	2386	2429	2472	2513	2555	2607	2641	2728	2878
159	2296	2341	2385	2428	2469	2511	2552	2604	2637	2728	2878
159	2295	2340	2384	2426	2467	2508	2550	2601	2634	2727	2877
159	2295	2340	2383	2425	2466	2507	2548	2600	2633	2727	2877
159	2295	2340	2383	2424	2465	2506	2547	2597	2632	2727	2877
159	2294	2340	2383	2425	2465	2507	2547	2597	2632	2727	2877

TABLE OF PAID-UP VALUES.

Showing Amount of Nonparticipating Paid-up Policy which the Company will Issue in lieu of a 20-Year Endowment Policy for \$1,000.

AT THE END OF															
2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.
28	5158	5211	5268	5320	5373	5426	5477	5528	5578	5627	5676	5725	5770	5818	5866
28	155	210	265	319	373	426	477	528	578	627	676	725	770	818	866
28	155	210	265	319	373	426	477	528	578	627	676	725	770	818	866
28	155	210	265	319	373	426	477	528	578	627	676	725	770	818	866
28	154	210	265	319	372	426	477	528	578	627	676	725	769	817	865
28	154	210	265	319	372	426	476	527	577	626	675	724	769	817	865
28	154	210	265	319	372	424	476	527	577	626	674	722	769	817	865
28	154	210	265	319	372	424	476	527	577	626	674	722	768	817	865
28	154	210	264	318	372	424	476	526	576	625	674	721	768	817	865
28	154	210	264	318	371	424	475	526	576	625	674	721	768	817	865
28	154	209	264	318	371	424	475	526	576	625	673	721	767	817	865
28	154	209	264	318	371	423	475	525	575	625	673	720	767	817	865
28	154	209	264	318	371	423	475	525	575	624	672	720	767	817	865
28	154	209	264	317	371	423	474	525	575	624	672	720	766	816	865
28	154	209	264	317	370	423	474	525	574	623	672	719	766	816	865
28	154	209	263	317	370	422	474	524	574	623	671	719	765	816	865
28	153	209	263	317	370	422	473	524	574	623	671	718	765	816	865
28	153	209	263	317	370	422	473	523	573	622	670	717	764	816	865
28	153	209	263	317	369	421	473	523	573	621	669	717	764	816	865
28	153	209	263	317	369	421	472	522	572	621	669	716	763	816	865
28	153	209	263	316	369	421	472	522	571	620	668	715	762	816	865
28	154	209	263	316	369	420	471	521	570	619	667	714	761	816	865
28	154	209	263	316	368	420	471	520	570	618	666	713	760	816	865
28	154	209	263	316	368	419	470	520	568	617	664	712	758	816	865
28	154	208	262	315	367	419	469	518	567	615	663	710	757	816	865
28	154	208	262	315	367	418	468	517	566	614	662	709	756	816	865
28	153	208	262	314	366	417	467	516	564	612	660	707	754	816	865
28	153	208	261	314	365	416	466	514	563	610	658	706	752	816	865
28	153	207	261	313	364	414	464	513	561	608	656	703	749	816	865
28	153	207	260	312	363	413	463	511	559	606	653	700	747	816	865
28	153	207	259	311	362	412	461	509	557	604	651	697	744	816	865
28	153	206	259	310	361	410	459	507	554	601	648	695	741	816	865
28	152	206	258	309	360	409	457	505	552	599	645	692	738	816	865
28	152	205	258	308	358	407	455	503	549	596	642	688	735	816	865
28	152	205	257	307	357	406	453	500	547	593	638	685	731	816	865
28	152	205	256	306	356	404	451	498	544	589	635	681	727	816	865
28	152	204	255	305	354	402	449	495	540	586	631	676	723	816	865
28	151	204	255	304	353	400	446	492	537	582	626	672	718	816	865
28	151	203	254	303	351	398	444	489	533	577	622	666	713	816	865

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Policy which
the Company will issue in Lieu of an Ordinary Life Policy
for \$1,000.

Paid-up Values on 20-Premiums Life and 20-Year Endowment Policies same at all ages
End of

3 yrs.	4 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs.	20 yrs.
\$103	\$155	\$207	\$259	\$312	\$364	\$416	\$469	\$522	\$574	\$627	\$680	\$733	\$786	\$839	\$892	\$945	\$998

AUTOMATIC PAID-UP VALUES.

On (Participating and Nonparticipating) Ordinary Life Policies of \$1,000 each, Provided there is no Loan upon the Policy.
10 and 15-year and Annual Distribution.

AUTOMATIC PAID-UP VALUES.

On (Participating) Ordinary Life Policies of \$1,000 each, Provided there is no Loan upon the Policy.

20 and 15-year Distribution Periods.

Limited Premiums Life are for amounts proportioned to full year premiums paid.

AUTOMATIC PAID-UP VALUES.

(Settled by Instalments.)

On Joint Income Instalment Endowment Policies of \$1,000 each.

AT THE END OF

	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
1	336	321	302	286	273	261	250	240	228	218	209	200	191
2	336	321	302	286	273	261	250	240	228	218	209	200	191
3	336	321	302	286	273	261	250	240	228	218	209	200	191
4	336	321	302	286	273	261	250	240	228	218	209	200	191
5	336	321	302	286	273	261	250	240	228	218	209	200	191
6	336	321	302	286	273	261	250	240	228	218	209	200	191
7	336	321	302	286	273	261	250	240	228	218	209	200	191
8	336	321	302	286	273	261	250	240	228	218	209	200	191
9	336	321	302	286	273	261	250	240	228	218	209	200	191
10	336	321	302	286	273	261	250	240	228	218	209	200	191
11	336	321	302	286	273	261	250	240	228	218	209	200	191
12	336	321	302	286	273	261	250	240	228	218	209	200	191
13	336	321	302	286	273	261	250	240	228	218	209	200	191
14	336	321	302	286	273	261	250	240	228	218	209	200	191
15	336	321	302	286	273	261	250	240	228	218	209	200	191
16	336	321	302	286	273	261	250	240	228	218	209	200	191
17	336	321	302	286	273	261	250	240	228	218	209	200	191
18	336	321	302	286	273	261	250	240	228	218	209	200	191
19	336	321	302	286	273	261	250	240	228	218	209	200	191
20	336	321	302	286	273	261	250	240	228	218	209	200	191
21	336	321	302	286	273	261	250	240	228	218	209	200	191
22	336	321	302	286	273	261	250	240	228	218	209	200	191
23	336	321	302	286	273	261	250	240	228	218	209	200	191
24	336	321	302	286	273	261	250	240	228	218	209	200	191
25	336	321	302	286	273	261	250	240	228	218	209	200	191
26	336	321	302	286	273	261	250	240	228	218	209	200	191
27	336	321	302	286	273	261	250	240	228	218	209	200	191
28	336	321	302	286	273	261	250	240	228	218	209	200	191
29	336	321	302	286	273	261	250	240	228	218	209	200	191
30	336	321	302	286	273	261	250	240	228	218	209	200	191
31	336	321	302	286	273	261	250	240	228	218	209	200	191
32	336	321	302	286	273	261	250	240	228	218	209	200	191
33	336	321	302	286	273	261	250	240	228	218	209	200	191
34	336	321	302	286	273	261	250	240	228	218	209	200	191
35	336	321	302	286	273	261	250	240	228	218	209	200	191
36	336	321	302	286	273	261	250	240	228	218	209	200	191
37	336	321	302	286	273	261	250	240	228	218	209	200	191
38	336	321	302	286	273	261	250	240	228	218	209	200	191
39	336	321	302	286	273	261	250	240	228	218	209	200	191
40	336	321	302	286	273	261	250	240	228	218	209	200	191
41	336	321	302	286	273	261	250	240	228	218	209	200	191
42	336	321	302	286	273	261	250	240	228	218	209	200	191
43	336	321	302	286	273	261	250	240	228	218	209	200	191
44	336	321	302	286	273	261	250	240	228	218	209	200	191
45	336	321	302	286	273	261	250	240	228	218	209	200	191
46	336	321	302	286	273	261	250	240	228	218	209	200	191
47	336	321	302	286	273	261	250	240	228	218	209	200	191
48	336	321	302	286	273	261	250	240	228	218	209	200	191
49	336	321	302	286	273	261	250	240	228	218	209	200	191
50	336	321	302	286	273	261	250	240	228	218	209	200	191
51	336	321	302	286	273	261	250	240	228	218	209	200	191
52	336	321	302	286	273	261	250	240	228	218	209	200	191
53	336	321	302	286	273	261	250	240	228	218	209	200	191
54	336	321	302	286	273	261	250	240	228	218	209	200	191
55	336	321	302	286	273	261	250	240	228	218	209	200	191
56	336	321	302	286	273	261	250	240	228	218	209	200	191
57	336	321	302	286	273	261	250	240	228	218	209	200	191
58	336	321	302	286	273	261	250	240	228	218	209	200	191
59	336	321	302	286	273	261	250	240	228	218	209	200	191
60	336	321	302	286	273	261	250	240	228	218	209	200	191
61	336	321	302	286	273	261	250	240	228	218	209	200	191
62	336	321	302	286	273	261	250	240	228	218	209	200	191
63	336	321	302	286	273	261	250	240	228	218	209	200	191
64	336	321	302	286	273	261	250	240	228	218	209	200	191
65	336	321	302	286	273	261	250	240	228	218	209	200	191
66	336	321	302	286	273	261	250	240	228	218	209	200	191
67	336	321	302	286	273	261	250	240	228	218	209	200	191
68	336	321	302	286	273	261	250	240	228	218	209	200	191
69	336	321	302	286	273	261	250	240	228	218	209	200	191
70	336	321	302	286	273	261	250	240	228	218	209	200	191
71	336	321	302	286	273	261	250	240	228	218	209	200	191
72	336	321	302	286	273	261	250	240	228	218	209	200	191
73	336	321	302	286	273	261	250	240	228	218	209	200	191
74	336	321	302	286	273	261	250	240	228	218	209	200	191
75	336	321	302	286	273	261	250	240	228	218	209	200	191
76	336	321	302	286	273	261	250	240	228	218	209	200	191
77	336	321	302	286	273	261	250	240	228	218	209	200	191
78	336	321	302	286	273	261	250	240	228	218	209	200	191
79	336	321	302	286	273	261	250	240	228	218	209	200	191
80	336	321	302	286	273	261	250	240	228	218	209	200	191
81	336	321	302	286	273	261	250	240	228	218	209	200	191
82	336	321	302	286	273	261	250	240	228	218	209	200	191
83	336	321	302	286	273	261	250	240	228	218	209	200	191
84	336	321	302	286	273	261	250	240	228	218	209	200	191
85	336	321	302	286	273	261	250	240	228	218	209	200	191
86	336	321	302	286	273	261	250	240	228	218	209	200	191
87	336	321	302	286	273	261	250	240	228	218	209	200	191
88	336	321	302	286	273	261	250	240	228	218	209	200	191
89	336	321	302	286	273	261	250	240	228	218	209	200	191
90	336	321	302	286	273	261	250	240	228	218	209	200	191
91	336	321	302	286	273	261	250	240	228	218	209	200	191
92	336	321	302	286	273	261	250	240	228	218	209	200	191
93	336	321	302	286	273	261	250	240	228	218	209	200	191
94	336	321	302	286	273	261	250	240	228	218	209	200	191
95	336	321	302	286	273	261	250	240	228	218	209	200	191
96	336	321	302	286	273	261	250	240	228	218	209	200	191
97	336	321	302	286	273	261	250	240	228	218	209	200	191
98	336	321	302	286	273	261	250	240	228	218	209	200	191
99	336	321	302	286	273	261	250	240	228	218	209	200	191
100	336	321	302	286	273	261	250	240	228	218	209	200	191

NOTE.—“The Paid-up Insurance is always for proportionate parts of the ‘Joint Income.’” To illustrate: At age of issue, 35, the Endowment period is 30 years. At end of 3 years $\frac{3}{30}$ or $\frac{1}{10}$ of the premiums will have been paid, as called for by the Policy, hence the amount of paid-up Insurance (payable in instalments) is $\frac{1}{10}$ of \$1,000 = to \$100, etc., etc.

AUTOMATIC PAID-UP VALUES.

On Life Premiums, 5 per cent 20-Year Gold Bond Policies of \$1,000 each, Provided there is no Loan upon the Policy.

20 and 15-Year Distribution Periods.

Paid-up Values on 20-Premiums Life and 20-Year Endowment Policies same at all ages
End of

3 yrs.	4 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.
\$196	\$201	\$206	\$212	\$217	\$222	\$227	\$233	\$238	\$243	\$248	\$254	\$259	\$264	\$269	\$274

TABLE OF PAID-UP VALUES.

Showing the Amount of Participating and Nonparticipating Paid-up Insurance on an Ordinary Life Policy for \$1,000.

TABLE OF PAID-UP VALUES.

Showing Amount of Participating and Nonparticipating Paid-up Policy which the Company will issue in lieu of a 20-Premiums Life Policy for \$1,000.

Age at Issue.	AT THE END OF														
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.
20	145	194	243	292	342	391	441	492	542	592	643	693	744	794	844
21	145	194	244	293	343	393	443	493	543	593	644	694	745	795	845
22	146	195	244	294	344	394	444	494	544	594	645	695	746	796	846
23	146	196	245	295	345	395	445	495	545	595	646	696	747	797	847
24	147	197	246	296	346	396	446	496	546	596	647	697	748	798	848
25	148	197	247	297	347	397	447	497	547	597	648	698	748	799	849
26	148	198	248	298	348	398	448	498	548	598	648	699	749	800	850
27	149	199	249	299	349	399	449	499	549	599	649	700	750	800	850
28	149	200	250	300	350	400	450	500	550	600	650	700	750	800	850
29	150	200	251	301	351	401	451	501	551	601	651	701	750	800	850
30	151	201	251	302	352	402	452	502	552	602	652	701	751	800	850
31	151	202	252	303	353	403	453	503	553	603	652	702	751	800	850
32	152	202	253	303	354	404	454	504	554	603	653	703	752	800	850
33	152	203	254	304	355	405	455	505	555	604	654	703	752	800	850
34	153	204	255	305	355	406	456	506	555	605	654	704	753	800	850
35	153	204	255	306	356	407	457	506	556	605	655	704	753	800	850
36	154	205	256	307	357	407	457	507	557	606	655	704	753	800	850
37	155	206	257	307	358	408	458	508	557	607	656	704	753	800	850
38	155	206	257	308	359	409	459	509	558	607	656	705	753	800	850
39	156	207	258	309	360	410	460	509	558	607	656	705	753	800	850
40	156	208	259	310	360	410	460	510	559	607	656	704	753	800	850
41	157	208	260	311	361	411	461	510	559	608	656	704	753	800	850
42	157	209	260	311	362	412	461	510	559	607	656	704	752	800	850
43	158	210	261	312	362	412	461	510	559	607	655	703	751	800	850
44	158	210	262	312	363	412	462	510	559	607	655	703	751	800	850
45	159	211	262	313	363	413	462	510	558	606	654	702	750	800	850
46	159	211	263	313	363	413	462	510	558	606	653	701	749	800	850
47	160	212	263	313	363	413	461	509	557	605	652	700	747	800	850
48	160	212	263	314	363	412	461	509	556	604	651	698	746	800	850
49	160	212	263	314	363	412	460	508	555	602	649	697	744	800	850
50	161	212	263	313	363	411	460	507	554	601	648	695	742	800	850
51	161	212	263	313	362	411	459	506	553	599	646	693	740	800	850
52	161	213	263	313	362	410	458	505	551	598	644	691	738	800	850
53	161	213	263	313	362	410	457	503	550	596	642	688	735	800	850
54	161	213	263	312	361	409	456	502	548	594	640	686	733	800	850
55	161	213	263	312	360	408	454	501	546	592	637	683	730	800	850
56	161	213	263	312	360	407	453	499	544	589	634	680	726	800	850
57	161	213	263	311	359	406	452	497	542	587	631	677	723	800	850
58	161	213	262	311	358	405	450	495	540	584	628	673	719	800	850
59	162	213	262	311	358	404	449	493	537	581	624	669	715	800	850
60	162	213	262	310	357	403	447	491	534	577	621	665	710	800	850
61	162	213	262	310	356	401	445	489	531	574	617	660	706	800	850
62	162	213	262	309	355	400	443	486	528	570	613	656	701	800	850
63	162	213	262	309	354	398	441	484	525	567	609	652	697	800	850
64	163	213	261	308	353	397	439	481	522	564	605	648	692	800	850
65	163	213	261	308	352	396	438	479	520	561	602	644	688	800	850

TABLE OF PAID-UP VALUES.

Showing the Amount of Participating and Nonparticipating Paid-up Insurance Guaranteed on 20-Year Endowment Policies for \$1,000 Each.

Showing the Amount of Paid-up Insurance Guaranteed on 20-Year Endowment Policies for \$1,000 Each.

AT THE END OF

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance of
Ordinary Life Accumulation (March 1, 1899) Policies for
\$1,000 Each.

On Limited Premiums Life and Endowments at all ages end of two years
paid-up value is \$75 thereafter for amounts proportioned to annual
Premiums paid.

TABLE OF PAID-UP VALUES.

Showing Amount of Nonparticipating Paid-up Policy which the Company will Issue in lieu of an Ordinary Life Policy for \$1,000.

AT THE END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	18 Years.
340	357	374	392	\$111	\$130	\$152	\$175	3905	3996
41	58	75	94	112	132	154	176	3909	401
43	59	76	96	114	134	156	178	3913	406
45	61	77	98	116	136	158	180	3917	411
47	63	79	100	118	139	161	182	3921	416
49	65	81	103	120	142	164	184	3925	421
49	66	83	105	123	145	167	186	3929	426
49	67	85	107	126	148	170	192	3933	431
50	68	87	109	129	151	174	196	3937	436
51	70	89	111	132	154	178	200	3941	441
52	72	92	113	136	158	182	204	3945	446
53	73	94	115	138	161	185	206	3949	451
54	74	96	117	140	164	188	212	3954	456
55	76	98	119	142	167	191	216	3959	462
57	78	100	121	145	170	194	221	3964	468
59	80	102	123	148	174	198	226	3969	474
60	81	104	126	152	178	201	230	3974	479
61	83	106	129	156	182	205	235	3980	485
63	85	109	132	160	186	209	240	3986	491
65	87	112	136	164	190	213	245	3992	497
67	89	115	140	168	194	217	250	3998	503
68	91	118	143	172	198	223	255	4006	510
70	93	121	146	176	202	229	260	414	517
73	95	124	150	180	207	235	266	428	524
74	97	127	154	184	212	241	272	431	532
76	100	131	158	188	217	248	278	439	540
77	102	133	161	191	220	252	282	443	544
78	104	135	164	194	224	256	286	448	549
79	106	137	167	197	228	260	290	453	554
81	109	139	170	201	232	264	295	458	559
83	112	142	174	205	236	269	300	463	564
84	113	144	176	207	239	272	303	468	569
85	115	146	178	210	242	275	306	473	574
86	117	148	180	213	245	278	310	478	579
88	119	150	183	216	248	281	314	483	584
90	121	153	186	219	251	285	318	488	590
91	122	155	188	221	254	288	322	.....	.....
92	123	157	190	224	257	292	326	.....	.....
93	125	159	192	227	260	295	331	.....	.....
94	127	161	195	230	264	300	336	.....	.....
96	129	164	198	233	268	304	341	.....	.....

Paid-up Values on Limited Premiums Life and Endowments, are for amounts proportioned to premiums paid.

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed
Ordinary Life Policies for \$1,000 each.

Age at Issue.	AT END OF										
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.	25 Years.
21	\$50	\$73	\$95	\$118	\$140	\$163	\$185	\$208	\$318	\$425	\$522
22	52	75	98	121	144	167	189	212	325	433	531
23	53	77	100	124	147	170	194	217	331	441	539
24	55	79	103	127	150	174	198	222	338	448	548
25	56	81	105	130	154	178	202	228	344	456	556
26	58	83	108	133	158	182	207	231	351	464	565
27	59	85	111	135	161	186	212	236	358	472	573
28	61	87	113	139	165	191	216	242	365	480	582
29	63	89	116	142	169	195	221	247	372	489	590
30	64	92	119	146	173	199	226	252	379	497	598
31	66	94	122	149	177	204	231	257	386	505	606
32	68	96	125	153	181	208	236	263	393	513	614
33	70	99	128	156	185	213	241	268	400	521	622
34	71	101	131	160	189	218	246	274	406	529	630
35	73	104	134	164	193	222	251	280	415	537	638
36	75	106	137	167	197	227	256	285	422	544	645
37	77	109	140	171	202	232	262	291	430	552	653
38	79	112	144	175	206	237	267	297	437	560	660
39	81	114	147	179	211	242	273	303	444	567	667
40	83	117	150	183	215	247	278	309	451	575	674
41	85	120	154	187	220	252	284	315	458	582	681
42	88	123	157	191	225	257	289	321	465	589	688
43	90	126	161	196	229	263	295	326	472	596	694
44	92	129	164	200	234	268	300	332	478	603	701
45	94	131	168	204	238	272	306	338	485	610	707
46	96	134	171	208	243	277	311	343	492	616	713
47	99	137	175	211	247	282	316	349	498	623	718
48	101	140	178	215	252	287	321	354	504	629	724
49	103	143	181	219	256	291	326	359	510	635	729
50	105	145	185	223	260	296	331	364	516	641	735
51	107	148	188	226	264	300	336	369	522	646	740
52	109	150	191	230	268	305	340	375	528	652	746
53	111	153	194	234	272	309	345	379	533	657	752
54	113	156	197	237	275	314	350	384	538	662	758
55	115	158	200	241	280	318	354	389	544	668	764
56	117	161	203	244	284	322	359	394	549	673	.....
57	119	163	206	248	288	326	363	399	553	679	.....
58	121	166	209	251	292	330	368	403	558	685	.....
59	122	168	212	255	295	334	372	407	563	691	.....
60	124	171	215	258	299	338	376	412	567	696	.....

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Premiums Life Policies for \$1,000 each.

	AT THE END OF									
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
1	\$121	\$170	\$221	\$271	\$322	\$373	\$424	\$476	\$788	\$946
2	121	171	222	272	323	374	425	477	789	947
3	122	172	223	273	324	375	427	478	790	947
4	122	173	223	274	325	376	428	479	790	947
5	123	174	224	275	326	376	429	480	790	947
6	124	174	225	276	327	377	430	481	790	947
7	124	175	226	277	328	378	431	483	791	948
8	125	176	227	278	329	381	432	484	791	948
9	125	177	228	279	331	382	433	485	792	948
10	126	177	229	280	332	383	434	486	793	948
11	127	178	230	281	333	384	436	487	793	948
12	127	179	231	282	334	385	437	488	794	948
13	128	180	231	283	336	386	438	489	794	948
14	129	180	232	284	336	387	439	490	795	948
15	129	181	233	285	337	388	439	491	795	948
16	130	182	234	286	337	389	440	492	796	948
17	130	183	235	287	338	390	441	492	796	948
18	131	183	235	287	339	391	442	493	796	948
19	131	184	236	288	340	392	443	494	797	948
20	132	185	237	288	341	392	444	495	797	948
21	133	185	238	290	342	393	444	495	797	948
22	133	186	238	291	343	394	445	496	797	948
23	134	187	239	291	343	395	446	497	798	948
24	134	187	240	292	344	396	446	497	798	947
25	135	188	241	293	345	396	447	497	798	947
26	135	189	241	294	345	396	447	497	798	947
27	136	189	241	294	346	397	447	497	799	946
28	136	190	243	295	346	397	447	497	799	946
29	137	190	243	295	346	397	447	497	799	945
30	137	191	243	295	346	397	447	497	799	944
31	138	191	244	295	346	397	446	496	799	944
32	138	191	244	295	346	396	446	495	799	943
33	138	191	244	295	346	396	445	494	799	942
34	138	191	244	295	346	396	444	493	799	941
35	138	192	244	295	345	396	443	492	799	940
36	139	192	244	294	345	394	442	490	799	939
37	139	192	243	294	344	393	441	489	799	937
38	139	192	243	294	343	392	440	487	799	936
39	139	192	243	293	343	391	439	486	799	934
40	139	192	243	293	342	390	437	484	799	932
41	139	192	243	293	341	389	436	482	799	930
42	139	192	243	292	341	388	434	480	799	928
43	139	192	243	292	340	387	432	477	799	926

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed
20-Year Endowment Policies for \$1,000 Each.

Age at Issue.	AT THE END OF								
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.
18	\$148	\$205	\$261	\$317	\$371	\$425	\$477	\$529	\$776
19	148	205	261	316	371	425	477	529	775
20	148	205	261	316	371	424	477	529	775
21	148	205	261	316	371	424	477	529	775
22	148	205	261	316	370	424	477	529	775
23	148	205	261	316	370	424	477	528	775
24	148	205	261	316	370	424	476	528	775
25	148	205	260	316	370	424	476	528	774
26	148	204	260	315	370	423	476	528	774
27	148	204	260	315	370	423	476	528	774
28	147	204	260	315	369	423	476	527	774
29	147	204	260	315	369	423	475	527	773
30	147	204	260	315	369	422	475	527	773
31	147	204	260	315	369	422	475	527	773
32	147	204	259	314	369	422	475	526	773
33	147	204	259	314	368	422	474	526	772
34	147	203	259	314	368	421	474	526	772
35	147	203	259	314	368	421	474	525	771
36	147	203	259	314	368	421	473	525	771
37	147	203	259	313	367	421	473	525	770
38	147	203	258	313	367	420	473	524	770
39	146	203	258	313	367	420	472	524	769
40	146	203	258	313	367	420	472	523	769
41	146	203	258	313	366	419	471	523	768
42	146	203	258	312	366	419	471	522	767
43	146	203	258	312	366	419	470	521	766
44	146	202	258	312	365	418	470	521	765
45	146	202	257	312	365	417	469	520	763
46	146	202	257	311	364	417	468	518	762
47	146	202	257	311	364	416	467	517	760
48	146	202	256	310	363	415	466	516	758
49	146	201	256	309	362	413	464	514	756
50	145	201	255	308	361	412	463	512	754
51	145	200	255	308	360	411	461	511	751
52	145	200	254	307	359	409	459	509	749
53	145	199	253	306	357	408	458	507	746
54	144	199	252	305	356	406	456	504	743
55	144	198	252	304	354	404	453	502	739
56	144	198	251	302	353	403	451	499	735
57	143	197	250	301	352	401	449	497	731
58	143	197	249	300	350	399	447	494	728
59	143	196	248	299	348	397	444	491	721
60	142	196	247	298	347	395	441	487	716

TABLE OF PAID-UP VALUES.

showing the Amount of Nonparticipating Paid-up Policy which the Company will issue in Lieu of an Ordinary Life Policy of \$1,000

AT THE END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
64	86	107	128	149	171	192	213	331	416	508	587
66	87	109	131	153	175	196	218	321	425	515	593
67	89	111	134	156	179	201	223	327	432	522	600
68	91	114	137	160	183	205	227	334	438	528	606
70	93	117	140	163	187	209	231	341	445	535	612
72	95	120	143	167	190	213	235	345	452	541	618
73	96	122	147	170	194	217	240	350	458	548	624
75	100	125	150	174	197	221	244	352	465	554	630
77	103	128	152	177	201	225	249	358	471	560	638
79	105	130	155	180	205	230	255	374	478	566	647
80	107	133	158	184	209	235	261	380	484	572	655
82	109	135	161	188	214	241	267	387	490	578	664
84	111	138	165	193	220	247	273	393	496	584	670
85	113	141	169	197	225	252	278	398	502	592	675
87	116	145	174	202	230	257	283	404	508	601	680
90	119	149	178	207	234	262	288	410	514	609	685
92	122	153	182	211	239	267	293	415	519	617	689
94	126	156	186	215	244	271	298	421	525	623	694
97	129	160	190	219	248	276	303	426	532	628	698
99	132	163	194	223	252	280	307	431	540	632	703
102	134	166	197	227	256	284	312	436	548	637	707
104	137	169	200	230	260	288	316	440	555	642	711
106	139	171	203	234	263	292	320	445	560	646	714
107	141	174	206	237	266	295	323	451	564	650	718
109	143	176	208	239	269	299	327	458	568	654	721
110	145	178	211	242	272	302	330	464	573	658	725
112	147	180	213	245	275	305	334	470	577	662	728
113	148	182	216	248	278	308	337	475	581	665	731
114	150	185	218	250	281	312	342	479	585	669	735
116	152	187	220	253	284	316	347	483	589	672	738
117	154	189	223	256	288	321	352	487	592	676	741
119	155	191	226	260	293	325	357	490	595	679	744
120	157	193	229	264	298	330	361	494	600	683	748
121	159	196	233	268	302	334	365	498	603	686	751
123	162	200	237	272	306	337	368	501	607	689	755
125	165	203	240	275	309	341	371	505	610	692	.....
127	167	206	243	278	312	344	374	508	614	696	.....
129	170	209	245	281	314	347	378	512	617	699	.....
132	172	211	248	283	317	350	380	515	620	703	.....
133	174	213	250	286	320	352	383	518	623	707	.....
134	175	215	252	288	322	355	386	521	627	.....	.....
136	177	216	254	290	325	357	389	524	630	.....	.....
137	178	218	256	292	327	360	391	527	633	.....	.....
138	180	220	258	294	329	362	394	530	637	.....	.....
139	181	221	260	296	331	365	396	533	642	.....	.....

Limited Premiums Life and Limited Premiums Endowment are for amounts proportioned to premiums paid.

TABLE OF PAID-UP VALUES

Showing the Amount of Nonparticipating Paid-up Policy which the Company will issue in lieu on an Annual Premium (Endowment Policy) for \$1,000

AT THE END OF

Age at Issue.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
20	83	88	91	94	97	100	103	106	110	114	118	122	126
21	84	89	92	95	98	101	104	107	111	115	119	123	127
22	85	90	93	96	99	102	105	108	112	116	120	124	128
23	86	91	94	97	100	103	106	109	113	117	121	125	129
24	87	92	95	98	101	104	107	110	114	118	122	126	130
25	88	93	96	99	102	105	108	111	115	119	123	127	131
26	89	94	97	100	103	106	109	112	116	120	124	128	132
27	90	95	98	101	104	107	110	113	117	121	125	129	133
28	91	96	99	102	105	108	111	114	118	122	126	130	134
29	92	97	100	103	106	109	112	115	119	123	127	131	135
30	93	98	101	104	107	110	113	116	120	124	128	132	136
31	94	99	102	105	108	111	114	117	121	125	129	133	137
32	95	100	103	106	109	112	115	118	122	126	130	134	138
33	96	101	104	107	110	113	116	119	123	127	131	135	139
34	97	102	105	108	111	114	117	120	124	128	132	136	140
35	98	103	106	109	112	115	118	121	125	129	133	137	141
36	99	104	107	110	113	116	119	122	126	130	134	138	142
37	100	105	108	111	114	117	120	123	127	131	135	139	143
38	101	106	109	112	115	118	121	124	128	132	136	140	144
39	102	107	110	113	116	119	122	125	129	133	137	141	145
40	103	108	111	114	117	120	123	126	130	134	138	142	146
41	104	109	112	115	118	121	124	127	131	135	139	143	147
42	105	110	113	116	119	122	125	128	132	136	140	144	148
43	106	111	114	117	120	123	126	129	133	137	141	145	149
44	107	112	115	118	121	124	127	130	134	138	142	146	150
45	108	113	116	119	122	125	128	131	135	139	143	147	151
46	109	114	117	120	123	126	129	132	136	140	144	148	152
47	110	115	118	121	124	127	130	133	137	141	145	149	153
48	111	116	119	122	125	128	131	134	138	142	146	150	154
49	112	117	120	123	126	129	132	135	139	143	147	151	155
50	113	118	121	124	127	130	133	136	140	144	148	152	156
51	114	119	122	125	128	131	134	137	141	145	149	153	157
52	115	120	123	126	129	132	135	138	142	146	150	154	158
53	116	121	124	127	130	133	136	139	143	147	151	155	159
54	117	122	125	128	131	134	137	140	144	148	152	156	160
55	118	123	126	129	132	135	138	141	145	149	153	157	161
56	119	124	127	130	133	136	139	142	146	150	154	158	162
57	120	125	128	131	134	137	140	143	147	151	155	159	163
58	121	126	129	132	135	138	141	144	148	152	156	160	164
59	122	127	130	133	136	139	142	145	149	153	157	161	165
60	123	128	131	134	137	140	143	146	150	154	158	162	166
61	124	129	132	135	138	141	144	147	151	155	159	163	167
62	125	130	133	136	139	142	145	148	152	156	160	164	168
63	126	131	134	137	140	143	146	149	153	157	161	165	169
64	127	132	135	138	141	144	147	150	154	158	162	166	170
65	128	133	136	139	142	145	148	151	155	159	163	167	171

TABLE OF PAID-UP VALUES.

Following Amount of Nonparticipating Paid-up Policy which the Company will Issue in lieu of a 20-Premiums (Endowment at 85) Policy for \$1,000.

AT THE END OF											
8 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	15 Years.	17 Years.
8145.	8194	8243	8292	8342	8392	8442	8492	8542	8593	8744	8846
145	194	244	293	343	393	443	493	543	594	745	847
146	195	245	294	344	394	444	494	544	595	746	847
147	196	246	295	345	395	445	495	545	596	747	848
147	197	246	296	346	396	446	496	547	597	748	848
148	198	247	297	347	397	447	497	548	598	748	849
148	198	248	298	348	398	448	498	549	599	749	849
149	199	249	299	349	399	449	500	550	600	750	849
150	200	250	300	350	400	451	501	551	601	750	850
150	200	251	301	351	401	452	502	552	601	751	850
151	201	252	302	352	402	453	503	552	602	751	850
151	202	252	303	353	403	453	503	553	603	752	851
152	203	253	304	354	404	454	504	554	604	752	851
153	203	254	305	355	405	455	505	555	605	753	851
153	204	255	305	355	406	456	506	556	606	753	851
154	205	256	306	357	407	457	507	556	606	753	851
154	205	256	307	357	408	458	508	557	606	753	851
155	206	257	308	358	409	459	508	558	607	754	851
155	207	258	309	359	409	459	509	558	607	754	851
156	207	259	309	360	410	460	510	559	608	753	851
156	208	259	310	361	411	461	510	559	608	753	850
157	209	260	311	361	412	461	510	559	608	753	850
158	209	261	312	362	412	462	511	560	609	752	849
158	210	261	312	363	413	462	511	560	609	752	849
159	211	262	313	363	413	462	511	559	607	751	848
159	211	263	313	364	413	462	511	559	607	750	847
160	212	263	314	364	413	462	510	559	606	749	846
160	212	263	314	364	413	462	510	558	606	748	845
160	213	264	314	364	413	461	509	557	604	746	843
161	213	264	314	364	413	461	509	556	603	745	842
161	213	264	314	363	412	460	508	555	602	743	840
161	213	264	314	363	412	459	507	554	600	741	838
161	213	264	314	363	411	459	506	552	599	739	836
161	213	264	313	362	410	458	504	551	597	736	834
161	213	264	313	362	410	457	503	549	595	737	832
162	213	264	313	361	409	456	502	547	593	731	829
162	213	264	313	361	408	455	500	546	591	728	826
162	213	263	312	360	407	453	499	544	589	725	823
162	213	263	312	360	406	452	497	542	586	721	820
162	213	263	312	359	405	451	495	539	583	717	816
162	214	263	312	359	404	449	493	537	580	713	812

TABLE OF PAID-UP VALUES.

**Showing Amount of Nonparticipating Paid-up Policy which the
Company will Issue in lieu of a 20-Year Endowment
Policy for \$1,000.**

TABLE OF PAID-UP VALUES

Showing the Amount of Participating Paid-up Policy which the Company will Issue in Lieu of an Ordinary Life Policy for \$1,000.

AT THE END OF											
2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.	25 Years.
32	48	64	80	97	113	130	147	163	248	333	418
33	49	65	81	98	114	131	148	164	249	334	419
34	50	66	82	99	115	132	149	165	250	335	420
35	51	67	83	100	116	133	150	166	251	336	421
36	52	68	84	101	117	134	151	167	252	337	422
37	53	69	85	102	118	135	152	168	253	338	423
38	54	70	86	103	119	136	153	169	254	339	424
39	55	71	87	104	120	137	154	170	255	340	425
40	56	72	88	105	121	138	155	171	256	341	426
41	57	73	89	106	122	139	156	172	257	342	427
42	58	74	90	107	123	140	157	173	258	343	428
43	59	75	91	108	124	141	158	174	259	344	429
44	60	76	92	109	125	142	159	175	260	345	430
45	61	77	93	110	126	143	160	176	261	346	431
46	62	78	94	111	127	144	161	177	262	347	432
47	63	79	95	112	128	145	162	178	263	348	433
48	64	80	96	113	129	146	163	179	264	349	434
49	65	81	97	114	130	147	164	180	265	350	435
50	66	82	98	115	131	148	165	181	266	351	436
51	67	83	99	116	132	149	166	182	267	352	437
52	68	84	100	117	133	150	167	183	268	353	438
53	69	85	101	118	134	151	168	184	269	354	439
54	70	86	102	119	135	152	169	185	270	355	440
55	71	87	103	120	136	153	170	186	271	356	441
56	72	88	104	121	137	154	171	187	272	357	442
57	73	89	105	122	138	155	172	188	273	358	443
58	74	90	106	123	139	156	173	189	274	359	444
59	75	91	107	124	140	157	174	190	275	360	445
60	76	92	108	125	141	158	175	191	276	361	446
61	77	93	109	126	142	159	176	192	277	362	447
62	78	94	110	127	143	160	177	193	278	363	448
63	79	95	111	128	144	161	178	194	279	364	449
64	80	96	112	129	145	162	179	195	280	365	450
65	81	97	113	130	146	163	180	196	281	366	451
66	82	98	114	131	147	164	181	197	282	367	452
67	83	99	115	132	148	165	182	198	283	368	453
68	84	100	116	133	149	166	183	199	284	369	454
69	85	101	117	134	150	167	184	200	285	370	455
70	86	102	118	135	151	168	185	201	286	371	456
71	87	103	119	136	152	169	186	202	287	372	457
72	88	104	120	137	153	170	187	203	288	373	458
73	89	105	121	138	154	171	188	204	289	374	459
74	90	106	122	139	155	172	189	205	290	375	460
75	91	107	123	140	156	173	190	206	291	376	461
76	92	108	124	141	157	174	191	207	292	377	462
77	93	109	125	142	158	175	192	208	293	378	463
78	94	110	126	143	159	176	193	209	294	379	464
79	95	111	127	144	160	177	194	210	295	380	465
80	96	112	128	145	161	178	195	211	296	381	466
81	97	113	129	146	162	179	196	212	297	382	467
82	98	114	130	147	163	180	197	213	298	383	468
83	99	115	131	148	164	181	198	214	299	384	469
84	100	116	132	149	165	182	199	215	300	385	470
85	101	117	133	150	166	183	200	216	301	386	471
86	102	118	134	151	167	184	201	217	302	387	472
87	103	119	135	152	168	185	202	218	303	388	473
88	104	120	136	153	169	186	203	219	304	389	474
89	105	121	137	154	170	187	204	220	305	390	475
90	106	122	138	155	171	188	205	221	306	391	476
91	107	123	139	156	172	189	206	222	307	392	477
92	108	124	140	157	173	190	207	223	308	393	478
93	109	125	141	158	174	191	208	224	309	394	479
94	110	126	142	159	175	192	209	225	310	395	480
95	111	127	143	160	176	193	210	226	311	396	481

Limited Premiums Life and Endowments are for amounts proportioned to amounts paid.

TABLE OF PAID-UP VALUES.

Following Amount of Nonparticipating Paid-up Policy which the Company will Issue in lieu of a 20-Payment Life Policy (Form 507A) for \$1,000.

AT THE END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.
103 155	207 259	312 364	416 469	522 574	627 680	733 786	840 893	946 999	1052 1105	1158 1211	1264 1317	1370 1423	1476 1529
103 156	208 260	313 365	417 470	523 575	628 681	734 787	841 894	947 1000	1053 1106	1159 1212	1265 1318	1371 1424	1477 1530
104 157	209 262	314 366	419 471	524 576	629 682	735 788	842 895	948 1001	1054 1107	1160 1213	1266 1319	1372 1425	1478 1531
105 157	210 263	315 368	420 473	526 578	631 683	736 789	843 896	949 1002	1055 1108	1161 1214	1267 1320	1373 1426	1479 1532
105 158	211 264	316 369	421 474	526 579	631 684	736 789	843 896	949 1002	1055 1108	1161 1214	1267 1320	1373 1426	1479 1532
106 159	211 264	317 370	422 475	527 580	632 685	737 790	844 897	950 1003	1056 1109	1162 1215	1268 1321	1374 1427	1480 1533
106 159	212 265	318 371	423 476	528 581	633 685	738 790	844 897	950 1003	1056 1109	1162 1215	1268 1321	1374 1427	1480 1533
106 160	213 266	319 371	424 477	529 582	634 686	738 790	844 897	950 1003	1056 1109	1162 1215	1268 1321	1374 1427	1480 1533
107 160	213 267	320 372	425 478	530 582	635 687	739 791	845 898	951 1004	1057 1110	1163 1216	1269 1322	1375 1428	1481 1534
107 161	214 267	320 373	426 479	531 583	636 688	740 791	845 898	951 1004	1057 1110	1163 1216	1269 1322	1375 1428	1481 1534
108 161	215 268	321 374	427 480	532 584	636 688	740 791	845 898	951 1004	1057 1110	1163 1216	1269 1322	1375 1428	1481 1534
108 162	215 269	322 375	428 481	533 585	637 689	741 792	846 899	952 1005	1058 1111	1164 1217	1270 1323	1376 1429	1482 1535
108 162	216 270	323 376	429 482	534 585	638 689	741 792	846 899	952 1005	1058 1111	1164 1217	1270 1323	1376 1429	1482 1535
109 163	217 271	324 377	430 483	535 587	639 690	741 792	846 899	952 1005	1058 1111	1164 1217	1270 1323	1376 1429	1482 1535
109 164	218 272	325 378	431 484	536 588	639 690	741 792	846 899	952 1005	1058 1111	1164 1217	1270 1323	1376 1429	1482 1535
110 164	219 273	326 380	432 485	537 588	639 690	741 792	846 899	952 1005	1058 1111	1164 1217	1270 1323	1376 1429	1482 1535
110 165	220 274	328 381	433 485	537 588	639 690	741 792	846 899	952 1005	1058 1111	1164 1217	1270 1323	1376 1429	1482 1535
111 166	221 275	329 382	434 486	538 589	639 690	741 792	846 899	952 1005	1058 1111	1164 1217	1270 1323	1376 1429	1482 1535
112 167	222 276	329 382	435 486	538 588	639 690	740 791	846 898	951 1004	1057 1110	1163 1216	1269 1322	1375 1428	1481 1534
112 168	223 277	330 383	435 486	537 588	639 689	739 790	845 898	950 1003	1056 1109	1162 1215	1268 1321	1374 1427	1480 1533
113 168	223 277	330 383	435 486	537 588	639 689	739 790	845 898	950 1003	1056 1109	1162 1215	1268 1321	1374 1427	1480 1533
113 169	223 277	330 383	434 485	536 588	637 687	737 789	844 897	949 1002	1055 1108	1161 1214	1267 1320	1373 1426	1479 1532
113 169	223 277	330 382	434 485	535 585	635 685	736 788	844 896	949 1002	1055 1108	1161 1214	1267 1320	1373 1426	1479 1532
113 169	223 277	329 381	433 483	534 584	634 684	734 787	843 895	948 1001	1054 1107	1160 1213	1266 1319	1372 1425	1478 1531
113 168	223 276	329 380	432 482	532 582	632 682	732 786	843 894	947 1000	1053 1106	1159 1212	1265 1318	1371 1424	1477 1530
113 168	222 275	328 379	430 481	531 581	630 680	731 785	842 893	946 999	1052 1105	1158 1211	1264 1317	1370 1423	1476 1529
113 168	222 275	327 378	429 479	529 579	629 678	729 784	841 892	945 998	1051 1104	1157 1210	1263 1316	1369 1422	1475 1528
113 167	221 274	326 377	428 478	527 577	626 676	726 783	840 891	944 997	1050 1103	1156 1209	1262 1315	1368 1421	1474 1527
113 167	221 273	325 376	426 476	526 575	624 674	724 782	839 890	943 996	1049 1102	1155 1208	1261 1314	1367 1420	1473 1526
112 167	220 272	324 375	425 475	524 573	622 672	722 781	838 889	942 995	1048 1101	1154 1207	1260 1313	1366 1419	1472 1525
112 166	219 272	323 374	423 473	522 571	620 669	719 779	837 888	941 994	1047 1100	1153 1206	1259 1312	1365 1418	1471 1524
112 166	219 271	322 372	422 471	520 568	617 666	716 777	836 887	940 993	1046 1099	1152 1205	1258 1311	1364 1417	1470 1523
111 165	218 270	321 371	420 469	517 566	614 663	713 775	835 886	939 992	1045 1098	1151 1204	1257 1310	1363 1416	1469 1522
111 165	218 269	320 370	419 467	515 563	611 660	710 773	834 885	938 991	1044 1097	1150 1203	1256 1309	1362 1415	1468 1521
111 165	217 269	319 368	417 465	512 560	608 656	706 771	833 884	937 990	1043 1096	1149 1202	1255 1308	1361 1414	1467 1520
111 165	217 268	318 367	415 463	510 557	604 653	702 769	832 883	936 989	1042 1095	1148 1201	1254 1307	1360 1413	1466 1519
111 164	216 267	317 365	413 460	507 554	601 649	698 766	831 882	935 988	1041 1094	1147 1199	1253 1306	1359 1412	1465 1518
111 164	216 266	315 363	411 457	504 550	597 645	694 764	830 881	934 987	1040 1093	1146 1198	1252 1305	1358 1411	1464 1517
111 163	215 265	314 362	408 455	501 546	593 640	689 761	829 880	933 986	1039 1092	1145 1197	1251 1304	1357 1410	1463 1516
110 163	214 264	312 360	406 452	497 543	589 636	685 757	828 879	932 985	1038 1091	1144 1196	1250 1303	1356 1409	1462 1515

TABLE OF PAID-UP VALUES.

Showing Amount of Nonparticipating Paid-up Policy which the Company
will Issue in Lieu of a 20-Year Endowment Policy
(Form 508 A) for \$1,000.

TABLE OF PAID-UP VALUES.

Showing Amount on Participating and Nonparticipating Policies
which the Company will issue in lieu of an Ordinary
Life Policy for \$1,000.

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Limited Premiums, Life and Endowment are for amounts proportioned to annual premiums paid.

TABLE OF PAID-UP VALUES.

Showing Amount of Participating Paid-up Policy which the Company will Issue in lieu of an Ordinary Life Policy for \$1,000.

Age at Issue.	AT THE END OF											
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
21	\$55	\$75	\$99	\$119	\$136	\$155	\$171	\$191	\$282	\$379	\$457	\$539
22	57	77	102	122	139	159	178	195	289	387	463	545
23	58	79	103	125	144	163	182	200	293	397	469	544
24	59	80	108	128	147	167	186	205	304	403	475	546
25	60	82	111	131	151	171	191	210	311	412	499	571
26	62	85	114	135	155	175	195	215	319	420	505	579
27	63	87	117	138	159	180	200	220	328	430	513	583
28	64	89	119	141	162	183	204	225	334	437	518	586
29	65	90	121	143	165	187	209	231	342	445	524	593
30	67	93	124	147	170	192	214	236	350	452	535	603
31	68	95	127	150	173	196	219	242	358	461	541	612
32	69	97	131	154	177	200	223	247	366	469	546	615
33	71	100	133	157	181	205	229	253	374	484	560	631
34	72	102	136	161	186	210	234	259	382	493	566	637
35	73	104	140	165	190	215	240	266	390	501	568	643
36	75	108	145	171	196	221	246	272	398	509	569	646
37	77	110	148	174	200	226	252	278	406	517	565	648
38	79	113	152	179	205	231	258	285	413	523	568	652
39	81	115	154	182	209	236	264	291	421	533	567	657
40	83	118	158	185	212	241	270	298	429	541	563	658
41	85	121	161	189	217	247	276	304	436	549	569	660
42	87	124	165	194	222	252	282	310	443	556	564	662
43	90	127	169	198	227	258	288	317	451	563	564	663
44	92	130	173	203	233	263	293	323	458	571	562	663
45	94	132	178	207	237	269	299	329	464	577	563	663
46	96	135	180	211	242	274	305	335	471	584	567	663
47	98	137	182	214	247	279	310	340	478	591	572	663
48	100	140	186	218	251	284	315	346	484	597	576	663
49	102	143	190	222	256	289	320	351	490	603	579	663
50	104	145	193	226	260	293	326	357	496	609	568	663
51	105	147	196	230	264	298	331	362	502	614	562	663
52	107	149	199	234	269	303	335	367	508	620	566	663
53	110	153	203	238	273	307	340	372	513	625	569	663
54	113	156	206	241	277	312	345	377	518	629	571	663
55	114	158	209	245	281	316	350	382	524	633	571	663
56	116	160	212	249	285	321	354	387	528	639	574	663
57	117	162	215	252	289	325	359	391	533	645	578	663
58	119	165	218	256	293	329	363	396	538	650	581	663
59	121	167	221	259	297	333	367	400	542	656	584	663
60	124	171	225	263	301	337	371	404	547	662	587	663

Paid-up Values.—Limited Premiums Life and Endowments are for amounts proportioned to premiums paid.

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Policy which the Company will issue in lieu of an Ordinary Life Policy for \$1,000.

Paid-up Values, 20-Payment Life and 20-Year Endowment Policies, same at all ages, and of

	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.
\$100	\$111	\$123	\$136	\$150	\$165	\$181	\$197	\$214	\$231	\$249	\$267	\$285	\$303	\$322	\$341	\$360

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Policy which the Company will issue in lieu of a "Reserve Dividend" Ordinary Life Policy for \$1,000.

TABLE OF PAID-UP VALUES.

showing the Amount of Nonparticipating Paid-up Insurance which the Company will issue in Lieu of an Ordinary Life Policy for \$1,000.

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-Up Policy which the Company will issue in Lieu of an Ordinary Life Policy for \$1,600.

AT THE END OF									
10	11	12	13	14	15	16	17	18	19
20	21	22	23	24	25	26	27	28	29
30	31	32	33	34	35	36	37	38	39
40	41	42	43	44	45	46	47	48	49
50	51	52	53	54	55	56	57	58	59
60	61	62	63	64	65	66	67	68	69
70	71	72	73	74	75	76	77	78	79
80	81	82	83	84	85	86	87	88	89
90	91	92	93	94	95	96	97	98	99
100	101	102	103	104	105	106	107	108	109
110	111	112	113	114	115	116	117	118	119
120	121	122	123	124	125	126	127	128	129
130	131	132	133	134	135	136	137	138	139
140	141	142	143	144	145	146	147	148	149
150	151	152	153	154	155	156	157	158	159
160	161	162	163	164	165	166	167	168	169
170	171	172	173	174	175	176	177	178	179
180	181	182	183	184	185	186	187	188	189
190	191	192	193	194	195	196	197	198	199
200	201	202	203	204	205	206	207	208	209
210	211	212	213	214	215	216	217	218	219
220	221	222	223	224	225	226	227	228	229
230	231	232	233	234	235	236	237	238	239
240	241	242	243	244	245	246	247	248	249
250	251	252	253	254	255	256	257	258	259
260	261	262	263	264	265	266	267	268	269
270	271	272	273	274	275	276	277	278	279
280	281	282	283	284	285	286	287	288	289
290	291	292	293	294	295	296	297	298	299
300	301	302	303	304	305	306	307	308	309
310	311	312	313	314	315	316	317	318	319
320	321	322	323	324	325	326	327	328	329
330	331	332	333	334	335	336	337	338	339
340	341	342	343	344	345	346	347	348	349
350	351	352	353	354	355	356	357	358	359
360	361	362	363	364	365	366	367	368	369
370	371	372	373	374	375	376	377	378	379
380	381	382	383	384	385	386	387	388	389
390	391	392	393	394	395	396	397	398	399
400	401	402	403	404	405	406	407	408	409
410	411	412	413	414	415	416	417	418	419
420	421	422	423	424	425	426	427	428	429
430	431	432	433	434	435	436	437	438	439
440	441	442	443	444	445	446	447	448	449
450	451	452	453	454	455	456	457	458	459
460	461	462	463	464	465	466	467	468	469
470	471	472	473	474	475	476	477	478	479
480	481	482	483	484	485	486	487	488	489
490	491	492	493	494	495	496	497	498	499
500	501	502	503	504	505	506	507	508	509
510	511	512	513	514	515	516	517	518	519
520	521	522	523	524	525	526	527	528	529
530	531	532	533	534	535	536	537	538	539
540	541	542	543	544	545	546	547	548	549
550	551	552	553	554	555	556	557	558	559
560	561	562	563	564	565	566	567	568	569
570	571	572	573	574	575	576	577	578	579
580	581	582	583	584	585	586	587	588	589
590	591	592	593	594	595	596	597	598	599
600	601	602	603	604	605	606	607	608	609
610	611	612	613	614	615	616	617	618	619
620	621	622	623	624	625	626	627	628	629
630	631	632	633	634	635	636	637	638	639
640	641	642	643	644	645	646	647	648	649
650	651	652	653	654	655	656	657	658	659
660	661	662	663	664	665	666	667	668	669
670	671	672	673	674	675	676	677	678	679
680	681	682	683	684	685	686	687	688	689
690	691	692	693	694	695	696	697	698	699
700	701	702	703	704	705	706	707	708	709
710	711	712	713	714	715	716	717	718	719
720	721	722	723	724	725	726	727	728	729
730	731	732	733	734	735	736	737	738	739
740	741	742	743	744	745	746	747	748	749
750	751	752	753	754	755	756	757	758	759
760	761	762	763	764	765	766	767	768	769
770	771	772	773	774	775	776	777	778	779
780	781	782	783	784	785	786	787	788	789
790	791	792	793	794	795	796	797	798	799
800	801	802	803	804	805	806	807	808	809
810	811	812	813	814	815	816	817	818	819
820	821	822	823	824	825	826	827	828	829
830	831	832	833	834	835	836	837	838	839
840	841	842	843	844	845	846	847	848	849
850	851	852	853	854	855	856	857	858	859
860	861	862	863	864	865	866	867	868	869
870	871	872	873	874	875	876	877	878	879
880	881	882	883	884	885	886	887	888	889
890	891	892	893	894	895	896	897	898	899
900	901	902	903	904	905	906	907	908	909
910	911	912	913	914	915	916	917	918	919
920	921	922	923	924	925	926	927	928	929
930	931	932	933	934	935	936	937	938	939
940	941	942	943	944	945	946	947	948	949
950	951	952	953	954	955	956	957	958	959
960	961	962	963	964	965	966	967	968	969
970	971	972	973	974	975	976	977	978	979
980	981	982	983	984	985	986	987	988	989
990	991	992	993	994	995	996	997	998	999
1000	1001	1002	1003	1004	1005	1006	1007	1008	1009
1010	1011	1012	1013	1014	1015	1016	1017	1018	1019
1020	1021	1022	1023	1024	1025	1026	1027	1028	1029
1030	1031	1032	1033	1034	1035	1036	1037	1038	1039
1040	1041	1042	1043	1044	1045	1046	1047	1048	1049
1050	1051	1052	1053	1054	1055	1056	1057	1058	1059
1060	1061	1062	1063	1064	1065	1066	1067	1068	1069
1070	1071	1072	1073	1074	1075	1076	1077	1078	1079
1080	1081	1082	1083	1084	1085	1086	1087	1088	1089
1090	1091	1092	1093	1094	1095	1096	1097	1098	1099
1100	1101	1102	1103	1104	1105	1106	1107	1108	1109
1110	1111	1112	1113	1114	1115	1116	1117	1118	1119
1120	1121	1122	1123	1124	1125	1126	1127	1128	1129
1130	1131	1132	1133	1134	1135	1136	1137	1138	1139
1140	1141	1142	1143	1144	1145	1146	1147	1148	1149
1150	1151	1152	1153	1154	1155	1156	1157	1158	1159
1160	1161	1162	1163	1164	1165	1166	1167	1168	1169
1170	1171	1172	1173	1174	1175	1176	1177	1178	1179
1180	1181	1182	1183	1184	1185	1186	1187	1188	1189
1190	1191	1192	1193	1194	1195	1196	1197	1198	1199
1200	1201	1202	1203	1204	1205	1206	1207	1208	1209
1210	1211	1212	1213	1214	1215	1216	1217	1218	1219
1220	1221	1222	1223	1224	1225	1226	1227	1228	1229
1230	1231	1232	1233	1234	1235	1236	1237	1238	1239
1240	1241	1242	1243	1244	1245	1246	1247	1248	1249
1250	1251	1252	1253	1254	1255	1256	1257	1258	1259
1260	1261	1262	1263	1264	1265	1266	1267	1268	1269
1270	1271	1272	1273	1274	1275	1276	1277	1278	1279
1280	1281	1282	1283	1284	1285	1286	1287	1288	1289
1290	1291	1292	1293	1294	1295	1296	1297	1298	1299
1300	1301	1302	1303	1304	1305	1306	1307	1308	1309
1310	1311	1312	1313	1314	1315	1316	1317	1318	1319
1320	1321	1322	1323	1324	1325	1326	1327	1328	1329
1330	1331	1332	1333	1334	1335	1336	1337	1338	1339
1340	1341	1342	1343	1344	1345	1346	1347	1348	1349
1350	1351	1352	1353	1354	1355	1356	1357	1358	1359
1360	1361	1362	1363	1364	1365	1366	1367	1368	1369
1370	1371	1372	1373	1374	1375	1376	1377	1378	1379
1380	1381	1382	1383	1384	1385	1386	1387	1388	1389
1390	1391	1392	1393	1394	1395	1396	1397	1398	1399
1400	1401	1402	1403	1404	1405	1406	1407	1408	1409
1410	1411	1412	1413	1414	1415	1416	1417	1418	1419
1420	1421	1422	1423	1424	1425	1426	1427	1428	1429
1430	1431	1432	1433	1434	1435	1436	1437	1438	1439

Limited Premiums Life Guarantee and Endowments are for amounts proportioned to premiums paid.

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Policy which the Company will Issue in Lieu of a 20 Premiums Life Rate Endowment Policy for \$1,000 if the Original Policy is surrendered before payment of Premiums have been discontinued.

Age at Issue of Original Policy.	AT THE END OF							
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
27	\$ 77	\$109	\$129	\$159	\$179	\$205	\$230	\$257
28	79	105	131	157	183	209	235	261
29	81	108	135	161	188	214	240	268
30	83	110	138	165	192	220	247	273
31	86	113	142	170	198	225	252	279
32	87	117	146	174	203	230	259	286
33	90	120	148	178	207	235	264	292
34	92	122	152	182	212	242	269	298
35	95	125	156	186	214	246	276	304
36	96	129	160	191	221	253	282	311
37	99	131	164	195	226	257	287	317
38	100	134	168	199	231	263	294	324
39	104	138	172	204	237	268	300	330
40	107	140	174	208	242	274	305	337
41	109	144	179	213	247	279	312	343
42	112	147	183	217	252	285	318	350
43	114	151	187	222	257	291	324	356
44	117	153	191	227	263	296	330	363
45	120	157	195	231	268	302	337	369
46	122	161	199	237	272	308	342	374
47	125	164	203	240	277	313	347	381
48	127	168	207	244	282	318	352	386
49	130	170	211	250	286	322	357	393
50	131	174	214	253	291	328	364	398
51	134	177	217	257	295	333	368	403
52	136	179	221	261	300	337	373	408
53	139	182	225	265	304	342	378	413
54	142	185	227	269	308	346	383	417
55	143	188	231	273	312	351	387	422
56	146	191	234	276	316	355	393	428
57	148	194	238	279	320	359	396	433
58	149	196	240	283	324	364	402	437
59	152	199	243	287	328	368	406	441
60	153	201	247	290	331	372	409	446
61	156	204	250	294	335	376	413	450
62	159	207	252	296	339	380	417	454

TABLE OF PAID-UP V.A

The Amount of Nonparticipating Paid Company will Issue in Lieu of an Ordip for \$1,000.

AT THE END OF						
	1 Year	2 Years	3 Years	4 Years	5 Years	10 Years
1	\$79	\$89	\$118	\$138	\$168	\$217
2	81	91	121	141	161	181
3	83	94	124	145	165	185
4	85	96	127	146	166	186
5	87	98	131	152	173	193
6	90	112	134	156	177	199
7	92	114	137	159	181	203
8	94	117	140	163	185	207
9	96	120	143	165	189	212
10	99	123	147	170	195	217
11	101	126	150	174	198	221
12	103	129	153	178	202	225
13	105	132	157	182	206	231
14	108	134	160	186	211	235
15	111	138	164	190	215	240
16	113	141	167	194	219	245
17	116	144	171	198	224	249
18	118	147	175	202	228	254
19	121	150	178	206	232	259
20	124	153	183	209	237	263
21	126	156	186	213	241	267
22	129	159	189	217	245	271
23	131	162	192	220	248	275
24	134	165	195	224	252	280
25	136	167	198	227	256	283
26	139	170	201	231	259	287
27	140	173	204	234	263	291
28	142	175	207	237	266	295
29	145	178	210	240	270	298
30	147	180	212	243	273	302
31	149	183	215	246	276	305
32	151	186	218	249	280	309
33	153	189	221	252	283	312
34	155	190	223	256	286	315
35	157	192	225	258	289	318
36	159	194	228	261	292	321

Premiums Life Guarantee and Endowments are for amounts pr

TABLE OF PAID UP VALUES

Showing the Amount of Nonparticipating Paid-up Policy which the Company will Issue in Lieu of a 20 Premiums Life Rate Endowment Policy for \$1,000 if the Original Policy is surrendered before payment of Premiums have been

discontinued.

AT THE END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
\$ 77	\$103	\$129	\$153	\$179	\$205	\$230	\$257
79	105	131	157	183	209	235	261
81	108	135	161	188	214	240	268
83	110	138	165	192	220	247	273
86	113	142	170	198	225	252	279
87	117	146	174	203	230	259	286
89	120	148	178	207	235	264	292
92	122	152	182	212	242	269	298
95	125	156	186	214	246	276	304
96	129	160	191	221	253	282	311
99	131	164	195	226	257	287	317
100	134	168	199	231	263	294	324
104	138	172	204	237	268	300	330
107	140	174	208	242	274	306	337
109	144	179	213	247	279	312	343
112	147	183	217	252	285	318	350
114	151	187	222	257	291	324	356
117	153	191	227	263	296	330	363
120	157	195	231	268	302	337	369
122	161	199	237	272	308	342	374
125	164	203	240	277	313	347	381
127	168	207	244	282	318	352	386
130	170	211	250	286	322	357	393
131	174	214	253	291	328	364	398
134	177	217	257	295	333	368	403
136	179	221	261	300	337	373	408
139	182	225	265	304	342	378	413
142	185	227	269	308	346	383	417
143	188	231	273	312	351	387	422
146	191	234	276	316	355	393	428
148	194	238	279	320	359	396	433
149	196	240	283	324	364	402	437
152	199	243	287	328	368	406	441
153	201	247	290	331	372	409	446
156	204	250	294	335	376	413	450
159	207	252	296	339	380	417	454

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Policy which the Company will Issue in Lieu of an Ordinary Life Policy for \$1,000.

Age at Issue.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.
21	849	865	881	896	914	948	982	1017	1038	1059	1081	1102	1123	1144
22	50	66	82	100	117	152	186	221	248	265	286	308	329	349
23	51	68	85	103	120	155	191	226	248	270	292	314	335	355
24	52	70	88	104	123	157	195	231	253	276	298	320	342	362
25	53	71	89	107	127	163	199	236	259	282	304	327	349	371
26	55	73	91	109	130	167	204	241	264	287	310	333	356	378
27	56	75	93	112	134	171	208	245	269	293	317	340	363	385
28	57	76	94	114	137	175	213	250	275	299	323	346	370	392
29	59	78	97	117	141	179	218	256	281	305	329	353	377	399
30	60	80	100	119	144	184	223	261	286	311	336	360	384	406
31	61	82	102	122	148	188	227	267	292	317	342	367	391	413
32	63	84	104	125	152	192	232	273	298	324	349	374	398	420
33	64	85	105	127	156	197	237	278	304	330	356	381	405	426
34	66	87	109	130	159	201	242	284	310	337	362	388	413	435
35	67	89	111	133	163	206	248	289	316	343	369	395	420	442
36	69	91	114	136	167	210	253	295	323	350	376	402	428	449
37	70	93	116	139	171	215	258	299	328	356	383	409	435	456
38	72	95	119	142	175	220	264	307	336	363	390	416	442	463
39	74	98	121	145	179	224	269	313	342	370	397	423	449	470
40	75	100	124	148	183	229	274	319	348	376	404	430	456	477
41	77	102	127	151	187	234	280	325	354	383	410	437	464	485
42	79	105	130	154	192	239	285	331	361	389	417	444	471	492
43	81	107	132	158	196	243	291	337	367	396	424	451	477	498
44	83	109	135	161	199	248	296	343	373	402	430	458	484	505
45	84	112	138	164	203	252	301	349	379	408	437	464	491	512
46	86	114	141	167	207	257	306	354	385	414	443	471	497	518
47	88	116	143	170	210	261	311	360	391	420	449	477	504	525
48	90	118	146	173	214	265	316	365	396	426	455	483	510	531
49	91	120	149	176	217	269	320	371	402	432	461	489	516	537
50	93	123	151	179	220	273	325	376	408	438	467	495	522	543
51	95	125	154	182	223	277	329	381	413	444	473	501	528	549
52	96	127	156	185	226	280	334	386	418	449	479	507	534	555
53	98	129	159	188	229	284	338	392	424	455	484	513	540	561
54	100	131	161	191	231	287	342	397	429	460	490	518	545	566
55	101	133	164	193	234	291	346	402	434	465	495	523	551	572
56	103	135	166	196	236	294	350	407	439	470	500	529	556	577
57	105	137	169	199	238	297	354	411	444	475	505	534	561	582
58	106	139	171	202	240	300	358	416	449	480	510	539	566	587
59	108	141	174	204	242	302	362	421	454	485	515	543	570	591
60	110	143	176	207	244	305	365	423	458	489	519	548	575	596

Limited Premiums Life and Endowments are for amounts proportioned to premiums paid.

TABLE OF PAID-UP VALUES

showing the amount of Nonparticipating Paid-up Policy which the Company will issue in lieu of an Ordinary Life Guaranteed Income Policy of \$1,000.

AT THE END OF										
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	19 Years.	
\$85	\$85	\$100	\$120	\$140	\$155	\$175	\$195	\$285	\$350	
85	85	100	120	140	155	175	195	285	350	
85	85	105	125	145	160	180	200	295	360	
85	85	105	125	145	160	180	200	295	360	
85	85	110	130	150	170	190	210	310	375	
85	85	110	130	150	170	190	210	310	375	
85	85	110	135	155	175	200	220	320	385	
85	85	115	135	155	180	200	225	325	390	
85	85	115	140	160	185	205	230	330	400	
85	95	120	145	165	190	210	235	335	405	
85	95	120	145	165	190	210	235	335	405	
85	100	125	150	170	195	215	240	340	410	
85	100	125	150	170	195	215	240	340	410	
85	105	130	155	180	200	225	250	350	420	
85	105	130	155	180	200	225	250	350	420	
85	110	135	160	185	205	230	255	355	425	
85	110	135	160	185	205	230	255	355	425	
85	110	135	160	190	210	235	260	360	430	
85	115	140	165	190	210	235	260	365	435	
85	115	140	165	195	215	240	265	370	440	
85	120	145	170	200	220	245	270	375	445	
85	120	145	170	200	220	245	270	375	445	
85	120	145	170	200	225	250	275	380	450	
85	120	150	175	205	225	250	275	380	450	
85	120	150	175	205	230	255	280	385	455	
95	125	155	180	210	235	260	285	390	460	
95	125	155	180	210	235	260	285	390	460	
95	125	155	180	210	235	260	290	395	465	
95	125	160	185	215	240	265	290	395	465	
95	125	160	185	215	240	265	295	400	470	
100	130	165	190	220	245	270	300	405	475	
100	130	165	190	220	245	270	300	405	475	
100	130	165	190	220	250	275	300	410	475	
100	135	165	195	225	250	275	305	410	475	
100	135	165	195	225	255	280	305	415	475	
105	140	170	200	230	260	285	310	420	475	
105	140	170	200	230	260	285	310	420	475	
105	140	170	200	230	260	285	310	420	475	
105	140	175	205	235	265	290	315	420	475	
105	145	175	205	235	265	290	315	420	475	
110	145	180	210	240	270	295	320	420	475	00

Paid-up values, ages 20 to 24 inclusive, are the same as for age 25. Limited Premiums Life and Annuities are for amounts proportioned to premiums paid.

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Policy which the Company will Issue in Lieu of an Ordinary Life Policy for \$1,000.

Age at Issue of Original Policy.	AT THE END OF									
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
20	\$43	\$58	\$72	\$87	\$102	\$117	\$132	\$147	\$220	\$323
21	44	59	74	90	105	120	135	150	226	329
22	46	61	77	92	108	123	139	154	231	334
23	47	63	79	95	111	126	142	158	236	339
24	48	65	81	97	113	130	146	162	241	344
25	50	66	83	100	116	133	150	166	247	349
26	51	68	85	102	119	136	153	170	252	354
27	53	70	88	105	123	140	157	174	257	359
28	54	72	90	108	126	143	161	178	262	364
29	56	74	92	111	129	147	165	182	268	369
30	57	76	95	113	132	150	169	187	273	374
31	59	78	97	116	135	154	173	191	279	379
32	60	80	100	119	138	158	176	195	284	384
33	62	82	102	122	142	161	180	199	289	389
34	63	84	105	125	145	165	184	204	295	394
35	65	86	107	128	148	169	189	208	300	399
36	67	88	110	131	152	172	193	212	305	404
37	68	90	112	134	155	176	197	217	310	409
38	70	92	115	137	159	180	201	221	315	414
39	71	95	118	140	162	184	205	225	320	419
40	73	97	120	143	165	187	209	230	325	424
41	75	99	123	146	169	191	213	234	329	429
42	77	101	126	149	172	195	217	238	334	434
43	78	104	128	152	176	198	220	242	338	439
44	80	106	131	155	179	202	224	246	343	444
45	82	108	133	158	182	205	228	249	350	449
46	84	110	136	161	185	209	231	253	355	454
47	85	112	138	164	188	212	235	257	359	459
48	87	114	141	166	191	215	238	260	373	463
49	88	116	143	169	194	218	241	263	378	468
50	90	118	145	171	196	221	244	269	399	482
51	91	120	147	174	199	224	250	277	408	493
52	93	122	149	176	202	229	256	284	417	504
53	94	123	151	178	206	235	263	292	425	515
54	95	125	153	182	212	241	271	300	433	526
55	97	127	157	187	218	248	278	307	441	537
56	98	130	161	193	224	255	285	315	450	548
57	100	133	166	198	230	261	292	322	459	559
58	103	137	170	203	236	268	298	328	467	570
59	106	141	175	209	242	274	305	335	476	581
60	109	145	180	214	247	279	311	341	484	592

Limited Premiums Life and Endowments are for amounts proportioned to premiums paid.

TABLE OF PROPORTIONATE HEIGHT, WEIGHT AND CHEST MEASUREMENT.

Height.	Weight.	Medium Chest.	20 per cent above average weight.	20 per cent below average weight.
5 feet 1 inch.	120 lbs.	34.06 inch.	144 lbs.	96 lbs.
5 " 2 "	125 "	35.13 "	150 "	100 "
5 " 3 "	130 "	35.70 "	156 "	104 "
5 " 4 "	135 "	36.26 "	162 "	108 "
5 " 5 "	140 "	36.83 "	168 "	112 "
5 " 6 "	143 "	37.50 "	172 "	114 "
5 " 7 "	145 "	38.16 "	174 "	116 "
5 " 8 "	148 "	38.53 "	178 "	118 "
5 " 9 "	155 "	39.10 "	186 "	124 "
5 " 10 "	160 "	39.66 "	192 "	128 "
5 " 11 "	165 "	40.23 "	198 "	132 "
6 " 1 "	170 "	40.80 "	204 "	136 "

"The weight is of moment, relatively to the height. The simple statement of the due relation is that of Dr. Brinton: 'As a rule, it may be laid down that an adult male, in good health, 66 inches in stature, ought to weigh rather more than ten stones, or 140 pounds avoirdupois. And for every inch above and below this height, we may respectively add and subtract five pounds.'

"Individuals may present a wide range of variation from this: 'But as a rule, twenty per cent, or one-fifth, is almost the maximum variation within the limits of health.'—*Medical Examinations for Life Insurance*, by J. Adams Allen, M. D., LL. D.

The Sum of Money that must be Invested, annually, at Compound Interest, to amount to \$1,000 in a definite number of years.

Length of time invested.	At 4 Per Ct.	At 4½ Per Ct.	At 5 Per Ct.	At 6 Per Ct.	At 7 Per Ct.	At 8 Per Ct.	Amounts to
10 years	\$80.00	\$77.88	\$75.72	\$71.57	\$67.64	\$63.92	\$1,000.00
15 "	48.02	46.04	44.14	40.53	37.19	34.10	1,000.00
20 "	32.00	30.50	28.80	25.65	22.88	20.28	1,000.00
25 "	23.00	21.47	19.96	17.20	14.78	12.67	1,000.00
30 "	17.14	15.69	14.34	11.93	9.89	8.17	1,000.00
35 "	13.06	11.74	10.55	8.47	6.76	5.37	1,000.00

EXPLANATION.—How much must I invest every year, at 5 per cent compound interest, so that the proceeds will amount to \$1,000 in 20 years? Look under the heading "5 per cent," at the right of 20 years, and you find \$28.80 the answer, etc., etc.

Table of Heights and Weights

At Varying Ages, Adopted by the Northwestern Mutual Life Insurance Company.

Light-face figures are 20 per cent. under and over the average.

AGES		15-24	25-29	30-34	35-39	40-44	45-49	50-54	55-60
5	0	96 120 144	100 125 150	102 128 154	105 131 157	108 133 160	107 132 161	107 134 161	107 134 161
	1	98 122 146	101 126 151	103 129 155	105 131 157	107 134 161	107 133 163	109 136 163	109 136 163
	2	99 124 149	102 128 154	105 131 157	108 133 160	109 136 163	110 138 166	110 138 166	110 138 166
6	3	102 127 152	105 131 157	107 134 161	109 136 163	111 139 167	112 141 169	113 141 169	113 141 169
	4	105 131 157	108 135 162	110 138 166	112 140 168	114 143 172	115 144 173	116 145 174	116 145 174
	5	107 134 161	110 138 166	113 141 169	114 143 172	117 146 175	118 147 176	119 149 179	119 149 179
7	6	110 138 166	114 143 170	116 145 174	118 147 176	120 150 180	121 152 181	122 153 184	122 153 184
	7	114 142 170	118 147 176	120 150 180	122 152 182	124 155 186	125 156 187	126 158 190	126 158 190
	8	117 146 175	121 151 181	123 154 185	126 157 188	128 160 192	129 161 193	130 163 196	130 163 196
8	9	120 150 180	124 155 186	127 159 191	130 162 194	132 165 198	133 166 199	134 167 200	134 168 202
	10	123 154 183	127 159 191	131 164 197	134 167 200	136 170 204	137 171 205	138 172 206	138 173 206
	11	127 159 191	131 164 197	135 169 203	138 173 206	140 175 210	142 177 212	142 177 213	142 178 214
9	0	132 165 198	136 170 204	140 175 210	143 179 215	144 180 216	146 183 220	146 182 218	146 183 220
	1	136 170 204	142 177 212	145 181 217	148 185 222	149 186 223	151 189 227	150 188 226	151 189 227
	2	141 176 211	147 184 221	150 188 226	154 192 230	155 194 233	157 196 236	155 194 233	155 194 233
10	3	145 181 217	152 190 228	158 196 234	160 200 240	162 203 244	164 204 245	161 201 241	158 198 238

PER CENT. THAT LIVE TO THE END OF A TERM OF YEARS,
according to the American Experience Table of Mortality.

Age.	End of 10 years.	End of 15 years.	End of 20 years.	End of 25 years.	End of 30 years.	End of 35 years.
25	91.90	87.73	83.38	78.40	72.59	65.05
26	91.82	87.57	83.05	77.95	71.75	63.80
27	91.73	87.41	82.76	77.45	70.90	62.49
28	91.63	87.23	82.45	76.89	69.96	61.04
29	91.53	87.03	82.09	76.26	68.92	59.46
30	91.41	86.81	81.70	75.57	67.79	57.75
31	91.29	86.57	81.26	74.79	66.54	55.90
32	91.15	86.31	80.76	73.93	65.17	53.92
33	91.00	86.01	80.21	72.98	63.68	51.79
34	90.83	85.68	79.59	71.94	62.06	49.53
35	90.65	85.31	78.91	70.78	60.30	47.14
36	90.45	84.90	78.14	69.52	58.41	44.61
37	90.22	84.48	77.29	68.13	56.37	41.98
38	89.97	83.90	76.34	66.61	54.18	39.24
39	89.69	83.32	75.39	64.96	51.85	36.44
40	89.37	82.66	74.15	63.17	49.38	33.59
41	89.01	81.93	72.89	61.24	46.78	30.72
42	88.60	81.11	71.50	59.15	44.05	27.86
43	88.14	80.20	69.98	56.92	41.23	25.01
44	87.63	79.20	68.83	54.53	38.32	22.23
45	87.04	78.08	66.52	52.00	35.37	19.51
46	86.39	77.86	64.57	49.33	32.40	16.88
47	85.66	75.51	62.47	46.53	29.42	14.37
48	84.85	74.04	60.22	43.62	26.47	12.01
49	83.96	72.42	57.81	40.63	23.57	9.88
50	82.97	70.68	55.25	37.59	20.74	7.86
51	81.88	68.80	52.55	34.52	17.99	6.11
52	80.69	66.76	49.72	31.44	15.36	4.61
53	79.39	64.57	46.77	28.35	12.86	3.31
54	77.97	62.23	43.74	25.37	10.59	2.21
55	76.42	59.74	40.64	22.42	8.50	1.31
56	74.74	57.09	37.48	19.51	6.58	0.71
57	72.93	54.31	34.27	16.64	4.81	0.31
58	70.97	51.40	31.01	13.81	3.18	0.11
59	68.86	48.39	27.70	11.04	1.68	0.01
60	66.59	45.30	24.35	8.33	0.21	0.00

NOTE.—This table is valuable in talking Endowment Insurance. Example: At age 35, out of 1000 persons who insure on the Twenty Year Endowment Plan, 789 live to the end of the Endowment term. Or, there are 78 chances in 100 of living to draw the endowment to 21 chances of dying during the endowment period of twenty years.

EXPECTATION OF LIFE, ETC.

According to the American Experience Table of Mortality.

Age.	No. of years Expectation of Life.	No. Dying of each 1000 annually.	Age.	No. of years Expectation of Life.	No. Dying of each 1000 annually.
20	42.20	7.81	58	15.39	22.94
21	41.58	7.85	59	14.74	24.72
22	40.85	7.90	60	14.09	26.69
23	40.17	7.95	61	13.47	28.88
24	39.49	8.01	62	12.86	31.29
25	38.81	8.07	63	12.26	33.94
26	38.11	8.13	64	11.67	36.87
27	37.43	8.19	65	11.10	40.13
28	36.73	8.27	66	10.54	43.71
29	36.03	8.34	67	10.00	47.65
30	35.33	8.42	68	9.47	52.00
31	34.62	8.51	69	8.97	56.76
32	33.92	8.61	70	8.48	61.99
33	33.21	8.71	71	8.00	67.66
34	32.50	8.83	72	7.55	73.73
35	31.78	8.95	73	7.11	80.18
36	31.07	9.09	74	6.68	87.08
37	30.35	9.24	75	6.27	94.37
38	29.62	9.41	76	5.88	102.31
39	28.90	9.59	77	5.49	111.06
40	28.18	9.79	78	5.11	120.82
41	27.45	10.01	79	4.74	131.73
42	26.72	10.25	80	4.39	144.47
43	25.99	10.52	81	4.05	158.60
44	25.27	10.82	82	3.71	174.30
45	24.54	11.17	83	3.39	191.56
46	23.80	11.56	84	3.08	211.36
47	23.08	12.00	85	2.77	235.55
48	22.36	12.52	86	2.47	265.68
49	21.63	13.10	87	2.18	303.02
50	20.91	13.78	88	1.91	346.69
51	20.20	14.54	89	1.66	395.86
52	19.49	15.39	90	1.42	454.54
53	18.79	16.34	91	1.19	532.46
54	18.09	17.40	92	.98	634.25
55	17.40	18.58	93	.80	734.17
56	16.72	19.88	94	.64	857.14
57	16.05	21.33	95	.50	1000.00

INSURABLE VALUE OF A MAN WHOSE SURPLUS EARNINGS ARE \$1,000 ANNUALLY, BASED ON THE EXPECTATION OF LIFE, WITH INTEREST AT FOUR PER CENT.

expectation.	Insurable value.	No. of years of expectation.	Insurable value.	No. of years of expectation.	Insurable value.	No. of years of expectation.	Insurable value.
14	\$10,563	21	\$14,029	28	\$18,563	35	\$18,664
15	11,118	22	14,451	29	18,963	36	18,908
16	11,652	23	14,856	30	17,292	37	19,142
17	12,165	24	15,247	31	17,568	38	19,807
18	12,659	25	15,622	32	17,873	39	19,584
19	12,134	26	15,992	33	18,147	40	19,172
				34	18,471		

EXPLANATION.—For what amount ought a man to insure his life in order that his family and estate may suffer no loss in case of his premature death? At age 51 expectation of life is twenty years (see table on preceding page). In the present table opposite 20, in column "No. of years of expectation," you will find the answer, \$13,590, and so on for other ages. To state it more clearly: An annuity bond paying \$1,000 annually, having twenty years to run, assuming interest @ 4% per annum, has a present value of \$13,590.30. That is to say, if \$13,590.30 be put at interest (4%) and \$1,000 be withdrawn annually it will last twenty years—and no longer. It will yield twenty annual payments of \$1,000 each—and no more.

NUMBER OF YEARS THAT WOULD ELAPSE BEFORE THE SAME ANNUAL PAYMENT (AS PREMIUM), WHICH IS REQUIRED TO SECURE \$1,000 INSURANCE IN EVENT OF DEATH AT ANY MOMENT, WOULD REALIZE \$1,000, IF OTHERWISE INVESTED AT 5 PER CENT. COMPOUND INTEREST

Age.	Annual Premium.	Insurance at once in event of death.	Annual investment otherwise made.	No. of years Invested.	Will furnish as a five per cent. result if completed.
25	\$20.50	\$1,000	\$21.00	25	\$1,052.37
30	23.30	1,000	23.00	24	1,074.72
35	27.10	1,000	27.00	21	1,012.63
40	32.30	1,000	32.00	19	1,026.11
45	38.10	1,000	38.00	16	968.76
50	45.50	1,000	45.00	14	1,066.37
55	51.60	1,000	52.00	12	1,026.20
60	79.90	1,000	80.00	10	1,055.56

INSURANCE OFFICIALS.

UNITED STATES OF AMERICA.

Robert P. McDavid, T. W. Pemberton, Clay Sloan, Andrew J. Clunie, Geo. W. Temple,	Secretary of State Territorial Treasurer Auditor of State Insurance Commissioner Superintendent of Ins.	Montgomery, Phoenix, Little Rock, S. Francisco, Denver,	Alabama Arizona Arkansas California Colorado
Edwin L. Scofield, G. W. Marshall, Matthew Trimble, J. B. Whitefield, W. A. Wright,	Insurance Commissioner Insurance Commissioner Assessor State Treasurer Comptroller General	Hartford, Laurel, Washington, Tallahassee, Atlanta,	Connecticut Delaware Dist. of Col. Florida Georgia
Lucius C. Rice, J. R. B. Van Cleave, W. H. Hart, Frank F. Merriam, W. V. Church,	State Treasurer Superintendent of Ins. Auditor of State Auditor of State Superintendent of Ins.	Boise City, Springfield, Indianapolis, Des Moines, Topeka,	Idaho Illinois Indiana Iowa Kansas
W. H. Stone, Eugene J. McGinney, S. W. Carr, F. Albert Kurtz, Fred L. Cutting,	Insurance Commissioner Secretary of State Insurance Commissioner Insurance Commissioner Commissioner of Ins.	Frankfort, New Orleans, Augusta, Annapolis, Boston,	Kentucky Louisiana Maine Maryland Mass.
H. H. Stevens, Elmer H. Dearth, W. D. Holder, Ed. T. Orear, H. W. Poindexter, Jr.,	Commissioner of Ins. Insurance Commissioner Auditor of Public Accts. Superintendent of Ins. State Auditor	Lansing, St. Paul, Jackson, Jefferson City, Helena,	Michigan Minnesota Mississippi Missouri Montana
H. A. Babcock, S. P. Davis, John C. Linahan, Wm. Bettle, Marcelino Garcia,	Insurance Commissioner State Comptroller Insurance Commissioner Com. of Banking and Ins. Territorial Auditor	Lincoln, Carson City, Concord, Trenton, Santa Fe,	Nebraska Nevada N. Hampshire New Jersey New Mexico
Francis Hendricks, James R. Young, Geo. W. Harrison, Arthur I. Vorys, Wm. M. Jenkins,	Superintendent of Ins. Insurance Commissioner Commissioner of Ins. Superintendent of Ins. Insurance Commissioner	Albany, Raleigh, Bismark, Columbus, Outhwaite,	New York N. Carolina N. Dakota Ohio Oklahoma
F. L. Dunbar, Israel W. Durham, Chas. C. Gray, J. P. Durham, F. G. King,	Secretary of State Insurance Commissioner Insurance Commissioner Comp. General of State Auditor of State	Salem, Harrisburg, Providence, Columbia, Pierre,	Oregon Pennsylvania Rhode Island S. Carolina S. Dakota
R. E. Polk, Jefferson Johnson, J. T. Hammond, Fred A. Howland, John L. Bacon,	Commissioner of Ins. Insurance Commissioner Secretary of State Secretary of State Treasurer	Nashville, Austin, Salt Lake City, Montpelier, White River Jet,	Tennessee Texas Utah Vermont Vermont
Morton Marye, W. D. Jenkins, L. M. La Follette, Emil G. Johann, LeRoy Grant,	Auditor of Public Accts. Sec. of State & Ins. Com. State Auditor Commissioner of Ins. State Auditor	Richmond, Olympia, Charleston, Madison, Cheyenne,	Virginia Washington W. Virginia Wisconsin Wyoming
CANADA.			
Wm. Fitzgerald, Dr. J. H. Hunter,	Superintendent of Ins. Inspector of Insurance	Ottawa, Toronto,	Dom. of Can. Prov. of Onto

Net Premiums and Reserve Values up to \$1,000

885

ORDINARY LIFE POLICY

ACTUARIES 4 PER CENT

(The Reserve is equivalent to the face of the Policy at age 100)

RESERVES AT THE END OF												
Net Annual Premiums.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.
\$12.95	\$ 6.22	\$12.66	\$19.91	\$26.19	\$33.90	\$40.64	\$48.23	\$56.07	\$64.17	\$72.53	\$81.16	\$90.07
13.27	6.47	13.17	20.09	27.24	34.64	42.27	50.16	58.31	66.72	75.41	84.37	93.59
13.61	6.74	13.71	20.90	28.34	36.09	43.97	52.17	60.64	69.38	78.41	87.72	97.30
13.96	7.01	14.28	21.75	29.49	37.48	45.74	54.28	63.07	72.15	81.59	91.40	101.58
14.33	7.30	14.84	22.64	30.69	39.00	47.59	56.45	65.60	75.04	84.78	94.85	105.25
14.72	7.60	15.45	23.56	31.94	40.58	49.51	58.73	68.24	78.06	88.20	98.67	109.45
15.13	7.91	16.09	24.52	33.24	42.24	51.52	61.11	71.00	81.22	91.76	102.55	113.58
15.56	8.24	16.75	25.53	34.60	43.96	53.62	63.59	73.89	84.52	95.50	106.85	118.55
16.01	8.58	17.43	26.58	36.02	45.76	55.81	66.20	76.92	87.99	99.43	111.25	123.45
16.48	8.93	18.16	27.68	37.50	47.64	58.12	68.93	80.09	91.64	103.56	115.88	128.58
16.97	9.31	18.91	28.83	39.06	49.63	60.54	71.80	83.45	95.48	107.91	120.77	134.03
17.49	9.70	19.70	30.03	40.70	51.71	63.08	74.84	86.98	99.59	112.51	125.89	139.73
18.04	10.11	20.64	31.31	42.43	53.91	65.78	78.04	90.72	103.82	117.37	131.36	145.48
18.62	10.54	21.42	32.65	44.25	56.28	68.63	81.43	94.67	108.36	122.50	137.05	151.65
19.23	11.00	22.35	34.07	46.20	58.71	71.65	85.03	98.86	113.15	127.86	142.94	158.58
19.87	11.48	23.33	35.59	48.25	61.34	74.86	88.84	103.29	118.16	133.41	149.02	165.92
20.54	11.99	24.39	37.19	50.43	64.11	78.26	92.87	107.92	123.53	139.13	155.22	173.68
21.26	12.55	25.51	38.90	52.75	67.08	81.87	97.09	112.71	128.69	144.97	161.84	181.84
22.02	13.12	26.69	40.72	55.22	70.20	85.62	101.43	117.51	134.10	150.88	167.95	189.55
22.82	13.74	27.96	42.65	57.83	73.46	89.48	105.88	122.59	139.60	156.89	174.47	197.81
23.68	14.41	29.31	44.70	60.55	76.79	93.42	110.36	127.60	145.14	162.97	181.06	206.02
24.59	15.12	30.73	46.81	63.29	80.16	97.85	114.85	132.64	150.73	169.09	187.69	214.59
25.55	15.85	32.18	48.91	66.04	83.49	101.26	119.82	137.69	156.33	175.22	194.35	223.55
26.58	16.59	33.69	51.00	68.73	86.78	105.13	123.80	142.74	161.94	181.57	201.62	232.91
27.68	17.30	34.99	53.02	71.88	90.04	109.02	128.28	147.80	167.56	187.54	207.73	242.96
28.85	18.01	36.36	55.04	74.03	93.34	112.94	132.80	152.91	173.24	193.79	214.53	253.58
30.08	18.59	37.71	57.06	76.72	96.67	116.90	137.38	158.08	179.12	200.13	221.41	264.91
31.39	19.39	39.10	59.14	79.47	100.09	120.95	142.06	163.37	184.90	206.59	228.45	276.95
32.77	20.10	40.54	61.28	82.30	103.57	125.09	146.83	168.78	190.90	213.19	235.63	289.78
34.23	20.86	42.02	63.47	85.19	107.14	129.34	151.75	174.30	197.06	219.95	242.96	303.41
35.78	21.62	43.52	65.70	88.13	110.79	133.67	156.72	179.95	203.34	226.84	250.38	317.88
37.41	22.39	45.06	67.98	91.14	114.53	138.09	161.84	185.74	209.70	233.82	257.88	332.51
39.15	23.19	46.63	70.33	94.24	118.34	142.64	167.09	191.86	216.27	240.88	265.44	348.38
41.00	24.00	48.26	72.74	97.42	122.29	147.32	172.47	197.66	222.86	248.00	273.05	365.58
42.96	24.85	49.94	75.22	100.70	126.35	152.12	177.93	203.75	229.51	255.18	280.68	384.03
45.02	25.72	51.65	77.78	104.08	130.51	156.98	183.46	209.87	236.19	262.35	288.31	403.88
47.23	26.51	53.43	80.42	107.55	134.72	161.96	189.01	216.02	242.87	269.52	296.88	424.25
49.57	27.56	55.29	83.15	111.07	138.99	166.84	194.59	222.18	249.54	276.63	303.39	445.28
52.07	28.52	57.18	85.88	114.59	143.23	171.76	200.14	228.28	256.13	283.65	310.81	466.98
54.72	29.50	59.05	88.60	118.06	147.46	176.66	205.63	234.30	262.63	290.58	318.14	489.38
57.56	30.45	60.90	91.28	121.54	151.63	181.49	211.02	240.21	269.02	297.42	325.37	512.51
60.57	31.41	62.74	93.96	124.99	155.78	186.25	216.35	246.06	275.36	304.18	332.51	536.48
63.78	32.38	64.58	96.62	128.41	159.86	190.94	221.61	251.84	281.62	310.87	339.58	561.38
67.20	33.31	66.41	99.27	131.77	163.89	195.59	226.85	257.60	287.83	317.50	346.58	587.25
70.84	34.28	68.23	101.86	135.09	167.87	200.21	232.02	263.29	293.98	324.07	353.51	614.11
74.72	35.19	70.01	104.41	138.37	171.84	204.79	237.17	268.95	300.10	330.59	360.40	642.08

ORDINARY LIFE POLICY.

ACTUARIES 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 100.)

RESERVES AT THE END OF

Age at Issue.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.
20	\$90.07	\$99.27	108.75	118.56	128.68	139.12	149.93	161.08	172.61	184.54	196.87	209.59
21	98.62	108.17	118.04	128.22	138.73	149.62	159.93	167.43	179.43	191.84	204.65	217.86
22	97.83	107.28	117.51	128.09	139.03	150.33	162.01	174.08	186.57	199.47	212.74	226.38
23	101.20	111.52	122.17	133.19	144.56	156.32	168.48	181.95	194.03	207.40	221.11	235.28
24	105.24	115.97	127.07	138.52	150.36	162.61	175.27	188.34	201.80	215.61	229.73	244.13
25	109.47	120.65	132.19	144.12	156.45	169.20	182.38	195.94	209.84	224.07	238.57	253.38
26	113.92	125.54	137.58	149.99	162.84	176.12	189.78	203.79	218.23	232.74	247.61	262.89
27	118.57	130.69	143.22	156.17	169.55	183.32	197.44	211.89	226.62	241.51	256.86	272.69
28	123.46	136.10	149.16	162.65	176.53	190.78	205.35	220.20	235.31	250.68	266.31	282.37
29	128.62	141.80	155.40	169.41	183.78	198.47	213.45	228.70	244.20	259.96	275.96	292.17
30	134.06	147.79	161.93	176.42	191.25	206.36	221.75	237.39	253.29	269.43	285.79	302.38
31	139.79	154.05	168.68	183.65	198.90	214.44	230.22	246.28	262.57	279.08	295.80	312.76
32	145.77	160.54	175.66	191.06	206.74	222.69	238.90	255.35	272.02	288.90	305.97	323.33
33	151.97	167.24	182.80	198.65	214.75	231.13	247.75	264.59	281.64	298.89	316.31	333.98
34	158.38	174.10	190.11	206.39	222.94	239.74	256.76	273.99	291.42	309.03	326.81	344.72
35	164.92	181.11	197.57	214.30	231.28	248.50	265.92	283.54	301.35	319.32	337.43	355.68
36	171.60	188.25	205.18	222.36	239.77	257.40	275.22	293.23	311.42	329.74	348.21	366.39
37	178.39	195.53	212.92	230.54	248.88	266.42	284.56	303.06	321.60	340.30	359.11	378.41
38	185.50	202.92	220.76	238.83	257.10	275.56	294.20	312.98	331.91	350.96	370.11	389.39
39	192.32	210.40	228.71	247.22	265.93	284.82	303.84	323.03	342.33	361.73	382.17	400.60
40	199.40	217.96	236.73	255.70	274.85	294.14	313.59	333.17	352.84	372.54	392.35	411.31
41	206.53	225.57	244.82	264.25	283.82	303.56	323.42	343.87	363.87	383.86	403.81	423.39
42	213.68	233.23	252.95	272.83	292.87	313.03	333.30	353.59	373.90	394.15	414.33	434.39
43	220.87	240.92	261.11	281.47	301.96	322.55	343.18	363.80	384.39	404.89	425.28	445.60
44	228.11	248.65	269.36	290.19	311.13	332.10	353.08	374.01	394.86	415.57	436.15	456.60
45	235.43	256.50	277.70	299.01	320.85	341.69	362.99	384.20	405.30	426.23	446.98	467.39
46	242.86	264.45	286.15	307.89	329.62	351.31	372.92	394.39	415.71	436.79	457.63	478.39
47	250.45	272.56	294.71	316.86	338.96	360.98	382.86	404.58	426.07	447.30	468.25	489.31
48	258.18	280.76	303.85	325.89	348.84	370.66	392.81	414.72	436.37	457.74	478.81	499.54
49	266.01	289.07	312.06	334.98	357.75	380.36	402.72	424.81	446.62	468.12	489.28	510.07
50	273.92	297.41	320.81	344.07	367.16	389.99	412.56	434.83	456.79	478.40	499.64	520.42
51	281.89	305.81	329.58	353.18	376.52	399.58	422.84	444.79	466.88	488.58	509.89	530.71
52	289.91	314.23	338.36	362.24	385.83	409.11	432.07	454.66	476.87	498.66	520.02	540.98
53	297.95	322.65	347.10	371.25	395.09	418.59	441.72	464.45	486.76	508.63	530.04	550.98
54	306.00	331.04	355.79	380.21	404.29	427.99	451.28	474.14	496.55	518.48	539.92	560.98
55	313.99	339.37	364.42	389.11	413.41	437.30	460.74	483.72	506.21	528.20	549.69	570.61
56	321.93	347.63	372.98	397.92	422.44	446.50	470.08	493.17	515.79	537.80	559.30	580.21
57	329.80	355.84	381.47	406.65	431.37	455.60	479.31	502.50	525.16	547.26	568.76	589.77
58	337.59	363.94	389.84	415.26	440.17	464.56	488.40	511.71	534.43	556.54	578.07	599.08
59	345.27	371.93	398.09	423.74	448.84	473.39	497.37	520.76	543.52	565.69	587.28	608.39
60	352.84	379.80	406.22	432.09	457.38	482.10	506.20	529.65	552.49	574.74	596.48	617.81
61	360.32	387.58	414.26	440.34	465.83	490.69	514.88	538.44	561.38	583.81	605.83	627.38
62	367.72	395.26	422.19	448.51	474.18	499.15	523.47	547.16	570.31	592.06	613.45	634.88
63	375.05	402.87	430.07	456.60	482.50	507.54	532.02	555.95	579.44	602.60	625.57	648.31
64	382.30	410.44	437.87	464.57	490.57	515.90	540.65	564.95	588.90	612.67	636.25	659.65
65	389.53	417.94	445.58	472.50	498.73	524.36	549.52	574.33	598.93	623.35	647.58	671.65

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ACTUARIES' 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 100.)

1. The above is a summary of the information received from the above sources and is not intended to be a complete statement of the facts.

	24 Years.	25 Years.	26 Years.	27 Years.	28 Years.	29 Years.	30 Years.	31 Years.	32 Years.	33 Years.	34 Years.
222 71	236 15	249 91	268 92	278 19	292 70	307 45	322 42	337 59	352 95	368 43	383 43
231 33	245 21	259 31	278 67	288 27	303 11	318 13	333 44	348 90	364 53	380 32	396 32
240 29	254 49	268 94	288 68	298 57	313 73	329 10	344 66	360 39	376 28	392 36	408 36
248 48	263 98	278 77	298 81	309 08	324 55	340 21	356 05	372 06	388 20	404 44	420 35
258 78	273 68	288 88	304 20	319 76	336 55	351 50	367 62	383 88	400 28	416 16	432 86
268 11	283 72	300 58	320 16	336 97	352 97	369 62	386 39	403 30	420 31	437 41	454 38
278 11	293 72	310 58	330 16	347 59	364 38	381 25	398 34	415 50	432 74	450 08	467 38
288 08	304 01	321 51	341 95	358 88	375 94	393 15	410 44	427 83	445 26	462 67	480 06
298 08	314 51	331 51	351 95	368 88	385 94	403 15	420 44	437 83	455 26	472 67	490 06
308 58	325 18	342 18	362 62	379 55	396 15	413 44	430 73	447 83	465 26	482 67	500 06
319 10	336 02	353 02	373 46	390 39	407 25	424 54	441 83	458 93	476 36	493 75	511 18
329 78	347 02	364 40	381 91	398 84	415 70	432 99	450 28	467 38	484 81	501 20	518 63
340 68	358 17	375 88	393 68	411 55	428 46	445 75	462 99	480 28	497 71	515 10	532 53
351 62	369 49	387 47	405 54	423 64	441 74	459 80	477 79	495 88	513 97	531 96	549 95
362 78	380 95	399 21	417 50	435 79	454 05	472 28	490 51	508 81	526 25	544 63	562 06
374 60	392 58	411 72	429 62	447 98	466 36	484 64	502 78	520 92	538 98	556 95	574 91
386 47	404 18	422 89	441 57	460 16	478 65	497 00	515 15	533 18	551 50	569 58	587 54
398 25	415 86	434 79	453 61	472 39	490 90	509 27	527 42	545 56	563 74	581 92	600 06
409 47	427 60	446 67	465 62	484 43	503 09	521 42	539 56	557 68	575 88	593 92	611 95
419 99	439 81	458 81	477 87	496 42	515 05	533 44	551 57	569 68	587 88	605 94	623 91
431 60	450 97	470 29	489 40	508 29	526 94	545 32	563 40	581 18	599 50	617 65	635 75
442 94	462 84	481 94	501 10	520 02	538 67	557 02	575 66	592 65	610 91	627 01	644 01
454 29	475 98	493 45	512 65	531 59	550 22	568 59	586 51	604 13	621 52	638 98	655 23
465 51	486 28	504 80	524 04	542 97	561 58	579 86	597 75	615 27	632 32	649 49	666 15
476 61	496 45	515 01	535 27	554 19	572 76	590 97	608 78	626 21	643 49	660 95	677 68
487 59	507 45	527 09	546 35	565 24	584 77	601 90	619 63	636 95	653 85	670 70	687 29
498 46	518 41	538 02	557 27	576 18	594 60	612 66	630 30	647 50	664 24	680 54	696 54
509 25	529 28	548 84	568 06	586 88	605 28	623 26	640 79	657 85	674 46	690 66	706 66
519 93	539 92	559 52	578 71	597 47	616 81	633 69	651 08	668 08	684 53	700 66	716 66
530 4											

ORDINARY LIFE POLICY.

ACTUARIES' 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 100.)

RESERVED AT THE END OF

35 Years.	36 Years.	37 Years.	38 Years.	39 Years.	40 Years.	41 Years.	42 Years.	43 Years.	44 Years.	45 Years.
384 18	400 02	415 98	432 68	448 27	464 55	480 85	497 15	513 42	529 63	545 74
396 26	412 38	428 52	444 83	461 19	477 60	494 01	510 37	526 68	542 89	558 38
408 50	424 80	441 21	457 63	474 19	490 71	507 18	523 60	539 91	556 11	572 31
420 89	437 41	454 03	470 63	487 25	503 84	520 37	536 79	553 09	569 23	585 11
433 43	450 15	466 88	483 53	500 34	516 98	533 52	549 94	566 18	582 24	598 37
446 11	463 97	479 84	496 66	513 48	530 09	546 68	562 99	579 16	595 11	610 84
458 86	475 85	492 81	509 70	526 49	542 16	558 64	575 99	592 01	607 86	623 36
471 67	488 77	505 99	522 72	539 52	555 19	572 55	589 76	604 74	620 46	636 33
484 52	501 69	518 25	535 69	552 44	569 00	585 34	601 45	617 31	632 89	648 39
497 38	514 59	531 67	548 57	565 24	581 75	598 00	614 00	629 71	645 14	660 39
510 21	527 45	544 59	561 86	577 99	594 38	610 52	626 38	641 94	657 20	672 33
523 01	540 29	557 39	574 02	590 57	606 86	622 87	638 58	653 98	669 05	683 39
535 72	552 90	569 85	586 56	603 01	619 17	635 04	650 59	665 84	680 69	695 21
548 34	565 46	582 34	599 96	615 29	631 31	647 02	662 40	677 43	692 19	706 35
560 83	577 90	594 69	611 19	627 39	643 26	658 80	674 00	688 85	703 89	717 42
573 20	590 18	606 87	623 24	639 30	655 01	670 37	685 39	700 08	714 27	728 35
585 42	602 30	618 87	635 11	651 00	666 54	681 73	696 54	710 96	724 93	738 66
597 47	614 24	630 68	646 38	662 50	677 87	692 86	707 45	721 65	735 49	749 31
609 84	625 99	642 28	658 21	673 79	688 96	703 73	718 12	732 13	745 82	759 27
621 01	637 52	653 66	669 44	684 82	699 79	714 87	729 57	742 45	756 07	769 40
633 47	648 84	664 88	680 48	695 61	710 39	724 79	738 98	752 97	766 29	779 37
644 11	659 98	675 76	691 16	706 15	720 76	735 04	749 06	762 87	776 58	790 13
654 71	670 79	686 42	701 64	716 48	730 97	745 20	759 28	773 15	786 94	800 37
665 47	681 36	696 84	711 91	726 64	741 10	755 34	769 50	783 54	797 46	811 33
675 99	691 72	707 05	722 08	736 79	751 23	765 61	779 83	794 04	808 11	822 31
686 80	701 90	717 13	732 29	746 85	761 48	776 00	790 42	804 78	818 87	832 71
696 43	711 95	727 19	742 21	757 11	771 90	786 57	801 16	815 55	829 65	843 42
706 46	721 99	737 30	752 49	767 55	782 51	797 36	812 04	826 41	840 49	854 09
716 50	732 11	747 59	762 96	778 22	793 36	808 32	822 90	837 28	851 12	864 31
726 51	742 42	758 16	773 66	789 12	804 39	819 34	833 94	848 06	861 42	873 77
736 93	752 94	768 84	784 63	800 29	815 50	830 41	844 89	858 47	871 06	883 39
747 48	763 79	779 87	795 81	811 42	826 67	841 40	855 34	868 21	879 76	889 47
758 82	774 83	791 14	807 10	822 69	837 76	852 09	865 19	877 06	888 54	898 30
769 48	786 13	802 52	818 48	833 91	848 52	861 99	874 11	883 86	891 35	901 41
780 92	797 67	814 02	829 88	844 79	858 60	871 01	880 99	888 71	899 02	913 39
792 51	809 28	825 49	840 89	854 98	867 79	877 96	885 89	896 44	916 51	1000 00
804 24	820 89	836 68	851 17	864 29	874 74	882 86	893 71	914 31	1000 00	.....
815 99	832 17	847 10	860 58	871 31	879 68	890 80	911 97	1000 00	.....	.....
827 41	842 74	856 57	867 66	876 25	887 71	904 47	1000 00	.....	.....	.....
838 15	852 36	863 78	872 62	884 41	906 81	1000 00	.....	.....	.....	.....
847 87	869 64	883 75	890 96	908 98	1000 00	.....	.....	.....	.....	.....
855 29	864 68	877 16	900 97	1000 00
860 23	878 22	897 78	1000 00
868 98	894 94	1000 00
890 70	1000 00
000 00

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ACTUARIES 4 PER CENT. T

(The Reserve is equivalent to the face of the Policy at age 100.)

Net Annual Premiums.		RESERVES AT THE END OF									
		1 Year.	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
80	81	24 94	50 98	72 19	106 51	156 80	167 83	199 75	233 65	269 10	306 17
81	82	25 46	52 06	79 84	108 85	159 17	170 85	203 96	238 58	274 77	312 32
82	83	26 01	53 17	81 54	111 17	142 13	174 49	208 90	242 68	280 62	319 29
83	84	26 57	54 31	83 29	113 56	145 19	178 24	212 78	248 90	286 66	326 17
84	85	27 14	55 49	85 10	116 08	148 34	182 12	217 40	254 31	292 90	333 27
85	86	27 74	56 71	86 97	118 57	151 59	186 10	222 17	259 88	299 38	340 60
86	87	28 35	57 96	88 89	121 19	154 94	190 21	227 08	265 63	306 97	348 17
87	88	28 99	59 26	90 87	123 92	158 40	194 45	232 15	271 57	312 82	355 99
88	89	29 64	60 59	92 81	126 62	161 95	198 82	237 37	277 70	319 90	364 07
89	90	30 31	61 96	95 01	129 54	165 61	203 33	242 77	284 02	327 20	372 42
90	91	31 00	63 37	97 17	132 49	169 40	207 98	248 33	290 56	334 78	381 04
91	92	31 71	64 82	99 40	135 53	173 30	212 78	254 08	297 31	342 58	389 96
92	93	32 44	66 32	101 70	138 68	177 32	217 74	260 03	304 28	350 68	399 18
93	94	33 20	67 87	104 08	141 92	181 48	222 87	266 17	311 40	358 97	408 71
94	95	33 98	69 46	106 53	145 27	185 79	228 16	272 52	318 96	367 59	418 52
95	96	34 78	71 11	109 06	148 74	190 23	233 64	279 08	326 66	376 45	428 37
96	97	35 61	72 81	111 69	152 33	194 84	239 82	285 37	334 58	385 58	438 36
97	98	36 48	74 58	114 41	156 05	199 61	245 18	292 85	342 68	394 81	449 35
98	99	37 37	76 42	117 23	159 91	204 55	251 21	299 27	350 95	404 25	460 02
99	00	38 32	78 32	120 16	163 90	209 61	257 35	307 23	359 33	413 83	470 88
00	01	39 27	80 31	123 20	167 99	214 75	263 59	314 56	367 82	423 54	481 91
01	02	40 28	82 36	126 30	172 13	219 96	269 86	321 94	376 40	433 38	488 11
02	03	41 32	84 44	129 39	176 27	225 14	276 12	329 37	385 04	443 34	504 46
03	04	42 35	86 48	132 46	180 36	230 29	282 89	336 81	393 75	453 38	525 95
04	05	43 35	88 49	135 47	184 40	235 41	288 65	344 29	402 50	463 51	527 57
05	06	44 34	90 45	138 44	188 41	240 52	294 92	351 78	411 29	473 71	539 51
06	07	45 29	92 37	141 37	192 40	245 62	301 18	359 28	420 12	483 98	551 16
07	08	46 25	94 31	144 31	196 41	250 38	307 45	366 78	428 98	494 31	563 20
08	09	47 18	96 22	147 24	200 35	255 80	313 70	374 29	437 85	504 68	575 14
09	10	48 11	98 12	150 15	204 33	260 84	319 92	381 78	446 71	515 09	587 26
10	11	49 06	100 02	153 08	208 25	265 58	326 12	389 25	455 62	525 52	599 43
11	12	49 97	101 88	155 86	212 12	270 88	332 26	396 71	464 45	535 95	611 63
12	13	50 87	103 70	158 67	215 94	275 74	338 96	404 08	473 26	546 39	623 83
13	14	51 75	105 51	161 42	219 70	280 60	344 37	411 88	481 97	556 65	636 00
14	15	52 63	107 28	164 13	223 43	285 37	350 32	418 57	490 58	566 88	648 12
15	16	53 49	109 01	168 81	227 05	290 07	356 12	426 62	499 05	576 98	660 17
16	17	54 31	110 73	169 40	230 68	294 62	361 77	432 49	507 82	586 92	672 13
17	18	55 16	112 39	171 96	234 06	299 02	367 22	439 14	515 89	596 68	683 96
18	19	56 92	113 88	174 35	237 30	303 18	372 41	445 53	523 18	606 22	695 06
19	20	56 71	115 51	176 63	240 38	307 13	377 35	451 63	530 72	615 50	707 19
20	21	57 39	116 88	178 70	243 20	310 78	381 96	457 40	537 89	624 51	718 07
21	22	58 24									
22	23	58 18									
23	24	59 07									
24	25	59 16									
25	26	59 43									

ORDINARY LIFE POLICY.

ACTUARIES' 4 PER CENT.

(The Reserve is equivalent to the Face of the Policy at Age 100.)

[illegible][illegible]

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ACTUARIES' 4 PER CENT

(The Reserve is equivalent to the face of the Policy at age 100.)

AGE IN		RESERVES AT THE END OF											
1880.		Net Annual Premiums.		1 Year.	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
20	\$30 81	\$24 94	\$50 98	\$78 19	106 61	\$156 30	\$167 83	\$199 75	\$233 65	\$269 10	\$306 17		
21	31 40	25 46	52 06	79 84	108 85	139 17	170 85	203 96	238 58	274 77	312 62		
22	32 00	26 01	53 17	81 54	111 17	142 13	174 49	208 30	243 66	280 62	319 29		
23	32 63	26 57	54 31	83 29	113 56	145 19	178 24	212 78	248 90	286 66	326 17		
24	33 27	27 14	55 49	85 10	116 03	148 34	182 12	217 40	254 31	292 90	333 27		
25	33 94	27 74	56 71	86 97	118 57	151 59	186 10	222 17	259 88	299 38	340 60		
26	34 64	28 35	57 96	88 89	121 19	154 94	190 21	227 08	265 63	306 93	348 17		
27	35 35	28 99	59 26	90 87	123 90	158 40	194 45	232 15	271 57	312 83	355 99		
28	36 08	29 64	60 59	92 81	126 68	161 95	198 82	237 37	277 70	318 90	364 67		
29	36 86	30 31	61 96	95 01	129 54	165 61	203 33	242 77	284 02	327 20	372 42		
30	37 68	31 00	63 37	97 17	132 49	169 40	207 88	248 33	290 56	334 70	381 04		
31	38 43	31 71	64 82	99 40	135 53	173 30	212 78	254 08	297 31	342 50	389 96		
32	39 33	32 44	66 32	101 70	138 68	177 32	217 74	260 03	304 28	350 65	399 18		
33	40 21	33 20	67 87	104 08	141 92	181 48	222 87	266 17	311 50	358 97	408 71		
34	41 12	33 98	69 46	106 53	145 27	185 79	228 16	272 52	318 96	367 59	418 52		
35	42 06	34 78	71 11	109 06	148 74	190 23	233 64	279 08	326 66	376 45	428 57		
36	43 04	35 61	72 81	111 69	152 33	194 84	239 82	285 87	334 58	385 58	438 86		
37	44 05	36 48	74 58	114 41	156 05	199 61	245 18	292 85	342 68	394 81	449 35		
38	45 10	37 37	76 42	117 23	159 91	204 55	251 21	299 27	350 95	404 25	460 02		
39	46 20	38 30	78 32	120 16	163 90	209 61	257 35	307 23	359 39	413 83	470 88		
40	47 33	39 27	80 31	123 20	167 99	214 75	263 59	314 56	367 82	423 54	481 91		
41	48 53	40 28	82 36	126 39	172 13	219 96	269 86	321 94	376 40	433 38	493 11		
42	49 77	41 32	84 44	129 59	176 27	225 14	276 12	329 37	386 04	443 34	504 46		
43	51 08	42 35	86 48	132 86	180 88	230 29	282 89	336 81	396 75	453 38	515 95		
44	52 44	43 35	88 49	136 47	184 40	235 41	288 65	344 29	402 50	463 51	527 57		
45	53 86	44 34	90 45	138 44	188 41	240 52	294 92	351 78	411 29	473 71	539 51		
46	55 33	45 29	92 37	141 87	192 40	245 63	301 18	359 28	420 12	483 98	551 16		
47	56 85	46 25	94 31	144 81	196 41	250 38	307 45	366 78	428 98	494 31	563 20		
48	58 43	47 18	96 22	147 24	200 35	255 80	313 70	374 29	437 85	504 68	575 14		
49	60 05	48 11	98 12	150 15	204 33	260 84	319 92	381 78	446 71	515 09	587 26		
50	61 74	49 08	100 02	153 08	208 25	265 87	326 12	389 25	455 62	525 52	599 43		
51	63 49	49 97	101 88	155 86	212 12	270 88	332 26	396 71	464 45	535 95	611 63		
52	65 30	50 87	103 70	158 67	215 94	275 74	338 36	404 08	473 26	546 33	623 83		
53	67 17	52 75	105 51	161 42	219 70	280 60	344 37	411 88	481 97	556 65	636 00		
54	69 12	52 63	107 28	164 13	223 43	285 37	350 32	418 57	490 58	566 88	648 12		
55	71 14	53 49	109 01	166 81	227 05	290 07	356 12	425 62	499 05	576 98	660 17		
56	73 25	54 31	110 73	169 40	230 62	294 62	361 77	432 49	507 82	586 92	672 13		
57	75 44	55 16	112 39	171 96	234 06	299 02	367 22	439 14	515 89	596 68	683 96		
58	77 75	56 92	113 08	174 35	237 30	303 18	372 41	445 53	523 18	606 22	695 66		
59	80 15	56 71	115 51	176 63	240 38	307 13	377 35	451 63	530 72	615 50	707 19		
60	82 68	57 38	116 88	178 70	243 20	310 78	381 96	457 40	537 89	624 51	718 67		
61	85 34	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	88 13	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	91 07	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	94 16	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	97 43	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Net Premiums and Reserve Values per \$1,000.

TEN YEAR ENDOWMENT POLICY.

ACTUARIES' 4 PER CENT.

Net Annual Premiums.	RESERVES AT THE END OF									
	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
83 87	\$80 51	\$164 79	\$253 02	\$345 41	\$442 17	\$543 53	\$649 72	\$761 01	\$877 67	1,000
83 91	80 49	164 74	252 95	345 32	442 07	543 42	649 62	760 92	877 62	1,000
83 95	80 46	164 69	252 87	345 23	441 97	543 32	649 51	760 84	877 57	1,000
84 02	80 43	164 63	252 79	345 18	441 85	543 19	649 42	760 77	877 52	1,000
84 08	80 40	164 57	252 71	345 02	441 73	543 07	649 30	760 67	877 47	1,000
84 15	80 37	164 51	252 62	344 91	441 60	542 93	649 21	760 55	877 40	1,000
84 22	80 33	164 44	252 53	344 79	441 47	542 79	649 11	760 42	877 31	1,000
84 29	80 30	164 37	252 43	344 66	441 32	542 64	648 87	760 30	877 24	1,000
84 37	80 27	164 30	252 31	344 53	441 16	542 47	648 71	760 18	877 16	1,000
84 45	80 22	164 21	252 20	344 38	440 99	542 30	648 55	760 04	877 08	1,000
84 54	80 17	164 12	252 06	344 21	440 81	542 11	648 38	759 90	876 99	1,000
84 63	80 12	164 06	251 90	344 05	440 66	541 96	648 24	758 80	876 90	1,000
84 71	80 06	163 92	251 78	343 87	440 43	541 71	648 00	758 59	876 81	1,000
84 82	80 01	163 82	251 63	343 68	440 22	541 50	647 80	758 43	876 71	1,000
84 93	79 95	163 70	251 47	343 49	440 00	541 28	647 59	758 25	876 60	1,000
85 03	79 89	163 58	251 31	343 29	439 79	541 06	647 38	758 09	876 49	1,000
85 15	79 83	163 48	251 15	343 09	439 57	540 84	647 18	758 91	876 38	1,000
85 28	79 76	163 36	251 00	342 92	439 37	540 64	646 98	758 73	876 26	1,000
85 42	79 72	163 27	250 88	342 77	439 21	540 45	646 77	758 53	876 11	1,000
85 58	79 68	163 20	250 78	342 65	439 05	540 24	646 53	758 30	876 95	1,000
85 76	79 65	163 16	250 71	342 54	438 87	540 00	646 24	758 02	876 76	1,000
85 97	79 65	163 13	250 64	342 39	438 65	539 70	645 92	757 71	876 56	1,000
86 22	79 65	163 09	250 51	342 17	438 33	539 31	645 48	757 32	876 30	1,000
86 51	79 62	162 98	250 32	341 85	437 90	538 82	644 98	756 87	876 01	1,000
86 84	79 55	162 82	250 02	341 43	437 38	538 23	644 40	756 37	874 69	1,000
87 20	79 45	162 58	249 63	340 92	436 77	537 56	643 73	755 79	874 32	1,000
87 61	79 30	162 27	249 17	340 33	436 07	536 81	642 99	755 15	873 92	1,000
88 06	79 24	161 94	248 68	339 69	435 30	535 96	642 15	754 43	873 44	1,000
88 55	78 96	161 58	248 14	338 99	434 49	535 08	641 29	753 69	872 99	1,000
89 07	78 77	161 19	247 56	338 23	433 58	534 10	640 31	752 84	872 45	1,000
89 66	78 56	160 76	246 92	337 39	432 60	533 03	639 23	751 92	871 86	1,000
90 29	78 33	160 29	246 21	336 48	431 59	531 85	638 08	750 94	871 25	1,000
90 97	78 07	159 77	245 45	335 49	430 35	530 59	636 85	749 87	870 56	1,000
91 73	77 79	159 22	244 62	334 42	429 10	529 24	635 50	748 70	869 80	1,000
92 55	77 51	158 64	243 75	333 29	427 78	527 80	634 06	747 44	868 99	1,000
93 45	77 29	158 04	242 86	332 14	426 40	526 28	632 54	746 11	868 15	1,000
94 43	76 86	157 35	241 86	330 84	424 84	524 54	630 76	744 53	867 10	1,000
95 51	76 55	156 69	240 85	329 48	423 19	522 68	628 88	742 88	866 02	1,000
96 74	76 20	155 98	239 74	327 99	421 36	520 65	626 80	741 03	864 91	1,000
97 99	75 84	155 19	238 50	326 33	419 35	518 41	624 51	739 04	863 51	1,000
99 47	75 40	154 29	237 12	324 50	417 14	515 92	622 02	736 80	862 05	1,000

Net Premiums and Reserve Values per \$1,000.

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15-PREMIUMS LIFE POLICY

ACTUARIES: 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 100.)

Net Annual Premiums.	RESERVES AT THE END OF						
	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
22 88	16 60	33 91	51 96	70 78	89 41	119 89	152 88
23 20	16 97	34 58	53 12	72 87	92 48	119 97	155 24
23 75	17 87	35 46	54 22	74 91	94 52	119 99	158 24
24 22	17 76	36 28	55 56	75 68	96 67	118 56	161 50
24 71	18 17	37 11	56 86	77 48	98 89	121 27	164 51
25 21	18 60	37 99	58 17	79 22	101 18	124 08	167 94
25 74	19 08	38 86	59 52	81 08	103 58	126 95	171 38
26 28	19 48	39 77	60 98	82 97	105 96	129 99	174 90
26 84	19 94	40 73	62 37	84 92	108 45	132 97	178 54
27 48	20 42	41 68	63 84	86 98	111 00	136 11	182 29
28 09	20 90	42 68	65 35	89 00	113 64	139 34	186 16
28 66	21 41	43 70	66 98	91 14	116 37	142 70	190 16
29 30	21 92	44 75	68 54	93 38	119 19	146 16	194 30
29 97	22 45	45 85	70 21	95 62	122 11	149 75	198 58
30 67	23 01	46 97	71 95	97 99	125 14	153 47	203 04
31 40	23 58	48 15	73 76	100 45	128 30	157 35	207 67
32 15	24 18	49 37	75 64	103 01	131 58	161 38	212 47
32 94	24 81	50 66	77 60	105 69	135 00	165 56	217 41
33 76	25 46	51 99	79 64	108 48	138 55	169 86	222 44
34 62	26 14	53 39	81 78	111 38	142 19	174 24	227 54
35 58	26 86	54 85	84 02	114 35	145 89	178 64	232 62
36 47	27 61	56 37	86 28	117 34	149 57	183 00	237 68
37 47	28 38	57 88	88 51	120 28	153 19	187 30	242 68
38 52	29 14	59 37	90 70	123 14	156 73	191 52	247 52
39 68	29 86	60 82	92 81	125 92	160 19	195 68	252 49
40 78	30 58	62 18	94 85	128 68	163 60	199 79	257 31
41 90	31 24	63 50	96 88	131 31	166 95	203 85	262 07
43 25	31 90	64 82	98 88	133 96	170 28	207 87	266 79
44 57	32 56	66 15	100 82	136 61	173 60	211 85	271 48
45 95	33 22	67 47	102 79	139 23	176 88	215 80	276 10
47 38	33 88	68 78	104 73	141 82	180 11	219 69	280 67
48 89	34 53	70 06	106 65	144 38	183 30	223 52	285 18
50 46	35 17	71 33	108 55	146 90	186 44	227 33	289 62
52 12	35 79	72 60	110 43	149 39	189 57	231 06	294 00
53 86	36 44	73 85	112 28	151 86	192 64	234 75	298 26
55 69	37 06	75 08	114 18	154 31	195 68	238 33	302 37
57 68	37 68	76 32	115 98	156 73	198 62	241 77	306 31
59 67	38 32	77 58	117 82	159 07	201 46	245 07	310 06
61 84	38 96	78 81	119 58	161 30	204 13	248 16	313 55
64 15	39 58	79 97	121 21	163 39	206 61	251 02	317 77
66 60	40 14	81 04	122 74	165 32	208 91	253 63	321 69

Net Premiums and Reserve Values for \$1,000.

15-PREMIUMS LIFE POLICY.

ACTUARIES' 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 100).

RESERVES AT THE END OF							
8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
\$154 54	\$177 80	\$202 07	\$227 42	\$253 89	\$281 58	\$310 41	\$340 00
157 98	181 76	206 57	232 48	259 53	287 78	317 30	348 15
161 54	185 84	211 21	237 68	265 83	294 28	324 42	355 39
165 19	190 04	215 98	243 05	271 84	300 88	331 77	364 07
168 96	194 37	220 89	248 59	277 58	307 75	339 36	372 41
172 85	198 84	225 97	254 31	283 91	314 84	347 20	381 01
176 87	203 46	231 22	260 22	290 51	322 20	355 31	389 36
180 97	208 19	236 61	266 29	297 81	329 75	363 69	399 13
185 22	213 09	242 18	272 58	304 96	337 58	372 34	408 11
189 61	218 14	247 94	279 07	311 62	345 66	381 28	418 00
194 15	223 36	253 89	285 79	319 15	354 08	390 49	428 00
198 88	228 77	260 05	292 75	326 92	362 68	399 32	438 00
203 67	234 36	266 43	299 93	334 92	371 44	409 56	449 00
208 70	240 16	273 02	307 32	343 10	380 48	419 37	460 00
213 99	246 17	279 81	314 89	351 47	389 59	429 35	470 00
219 33	252 35	286 75	322 60	359 94	398 86	439 48	481 00
224 89	258 65	293 82	330 44	368 53	408 27	449 75	493 11
230 57	265 07	300 96	338 32	377 22	417 80	460 16	504 00
236 32	271 54	308 17	346 29	386 00	427 48	470 70	515 00
242 12	278 05	315 42	354 31	394 86	437 14	481 33	527 00
247 90	284 56	322 69	362 35	403 75	446 91	492 04	539 00
253 67	291 07	329 97	370 46	412 67	456 74	502 84	551 00
259 40	297 54	337 21	378 51	421 58	466 58	513 69	563 00
265 08	303 98	344 44	386 56	430 52	476 46	524 58	575 00
270 67	310 33	351 57	394 55	439 39	486 30	535 52	587 00
276 23	316 64	358 69	402 51	448 26	496 18	546 48	599 00
281 71	322 90	365 74	410 41	457 11	506 08	557 44	611 00
287 17	329 10	372 75	418 28	465 91	515 86	568 37	623 00
292 57	335 25	379 70	426 09	474 65	525 60	579 28	636 00
297 89	341 34	386 58	433 84	483 30	535 28	590 06	648 00
303 15	347 34	393 38	441 45	491 81	544 77	600 73	660 00
308 36	353 28	400 05	448 92	500 16	554 14	611 28	672 00
313 49	359 07	406 56	456 21	508 34	563 38	621 66	683 00
318 48	364 71	412 88	463 29	516 27	572 27	631 85	695 00
323 33	370 16	418 99	470 14	523 96	580 99	641 79	707 00
327 98	375 38	424 84	476 68	531 36	589 40	651 50	718 00
332 42	380 36	430 40	482 92	538 41	597 49	660 96	729 00
336 64	385 05	435 64	488 81	545 12	605 28	670 10	740 00
340 52	389 40	440 48	494 23	551 42	612 63	678 93	751 00
344 13	393 37	444 94	499 36	557 31	619 63	687 43	762 00
347 34	396 95	448 98	504 00	562 74	626 17	695 56	772 00

Net Premiums and Reserve Values per \$1,000

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FIFTEEN-YEAR ENDOWMENT POLICY

ACTUARIES' 4 PER CENT

	Net Annual Premiums.	RESERVES AT THE END OF							
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.
52 27	52 27	47 42	97 01	148 90	208 19	260 01	319 48	381 75	446 95
52 33	52 33	47 40	96 98	148 85	208 10	259 91	319 37	381 62	446 80
52 40	52 40	47 38	96 94	148 69	208 02	259 82	319 26	381 49	446 66
52 47	52 47	47 36	96 90	148 70	202 96	259 71	319 13	381 84	446 50
52 54	52 54	47 34	96 86	148 68	202 87	259 61	319 00	381 19	446 33
52 62	52 62	47 32	96 82	148 60	202 78	259 49	318 85	381 09	446 15
52 70	52 70	47 30	96 77	148 52	202 68	259 35	318 69	380 84	445 95
52 79	52 79	47 27	96 72	148 44	202 56	259 21	318 52	380 64	445 72
52 88	52 88	47 25	96 68	148 35	202 44	259 05	318 34	380 43	445 50
52 96	52 96	47 22	96 59	148 25	202 30	258 89	318 14	380 30	445 25
53 06	53 06	47 18	96 52	148 14	202 16	258 71	317 92	379 96	444 99
53 20	53 20	47 15	96 45	148 03	202 01	258 53	317 72	379 75	444 74
53 31	53 31	47 11	96 37	147 92	201 87	258 36	317 52	379 51	444 50
53 43	53 43	47 07	96 31	147 82	201 73	258 19	317 31	379 30	444 28
53 57	53 57	47 05	96 25	147 73	201 62	258 05	317 17	379 18	444 10
53 72	53 72	47 02	96 20	147 66	201 52	257 94	317 05	378 99	443 96
53 88	53 88	47 00	96 17	147 61	201 49	257 88	316 99	378 91	443 88
54 07	54 07	47 00	96 16	147 61	201 46	257 88	316 99	378 91	443 79
54 27	54 27	47 01	96 18	147 64	201 52	257 94	317 02	378 89	443 69
54 51	54 51	47 04	96 24	147 73	201 63	258 04	317 05	378 85	443 55
54 77	54 77	47 08	96 34	147 87	201 76	258 12	317 08	378 72	443 31
55 07	55 07	47 16	96 47	148 02	201 87	258 16	316 99	378 54	443 01
55 40	55 40	47 24	96 59	148 11	201 92	258 09	316 89	378 28	442 58
55 79	55 79	47 30	96 65	148 14	201 84	257 90	316 59	377 80	442 04
56 23	56 23	47 33	96 66	148 06	201 66	257 61	316 09	377 27	441 39
56 70	56 70	47 33	96 60	147 91	201 41	257 24	315 59	376 64	440 63
57 22	57 22	47 28	96 48	147 70	201 09	256 80	315 01	376 92	439 77
57 80	57 80	47 23	96 35	147 48	200 75	256 32	314 85	376 13	438 84
58 48	58 48	47 16	96 20	147 21	200 34	255 74	313 62	374 21	437 75
59 11	59 11	47 12	96 08	146 98	199 98	255 23	312 94	373 36	436 74
59 86	59 86	47 07	95 93	146 70	199 54	254 64	312 19	372 39	435 62
60 68	60 68	47 00	95 76	146 40	199 09	254 00	311 34	371 38	434 41
61 57	61 57	46 93	95 58	146 10	198 62	253 33	310 48	370 32	433 16
62 55	62 55	46 86	95 42	145 78	198 13	252 67	309 51	369 24	431 83
63 08	63 08	46 81	95 25	145 47	197 66	252 01	308 73	368 08	430 40
64 80	64 80	46 75	95 08	145 19	197 21	251 35	307 80	366 88	428 87
66 09	66 09	46 69	94 96	144 83	196 78	250 65	306 81	365 54	427 22
67 51	67 51	46 68	94 87	144 71	196 83	249 92	305 74	364 12	425 43
69 08	69 08	46 67	94 79	144 45	196 82	249 10	304 58	362 56	423 47
70 77	70 77	46 67	94 67	144 14	195 24	248 20	303 28	360 82	421 31
72 64	72 64	46 63	94 51	143 76	194 58	247 18	301 84	358 93	418 93

Net Premiums and Reserve Values per \$1,000.

FIFTEEN-YEAR ENDOWMENT POLICY.

ACTUARIES' 4 PER CENT.

RESERVES AT THE END OF						
9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
515 24	\$586 80	\$661 78	\$740 39	\$822 81	\$909 28	\$1,000
515 09	586 64	661 62	740 24	822 70	909 20	1,000
514 93	586 48	661 47	740 11	822 59	909 14	1,000
514 76	586 30	661 30	739 95	822 47	909 07	1,000
514 58	586 12	661 12	739 80	822 35	909 00	1,000
514 39	585 92	660 93	739 62	822 19	908 90	1,000
514 18	585 71	660 73	739 44	822 07	908 83	1,000
513 94	585 46	660 49	739 23	821 90	908 73	1,000
513 70	585 22	660 27	739 03	821 74	908 64	1,000
513 44	584 97	660 02	738 80	821 59	908 50	1,000
513 17	584 70	659 77	738 59	821 39	908 43	1,000
512 91	584 44	659 52	738 37	821 22	908 31	1,000
512 68	584 21	659 31	738 18	821 06	908 23	1,000
512 45	583 99	659 09	737 96	820 88	908 09	1,000
512 27	583 79	658 87	737 73	820 66	907 95	1,000
512 10	583 58	658 63	737 47	820 42	907 79	1,000
511 97	583 41	658 40	737 22	820 19	907 65	1,000
511 81	583 16	658 10	736 91	819 90	907 46	1,000
511 61	582 88	657 76	736 55	819 59	907 25	1,000
511 37	582 56	657 40	736 17	819 26	907 05	1,000
511 03	581 23	656 91	735 68	818 82	906 75	1,000
510 63	581 06	656 39	735 16	818 37	906 48	1,000
510 10	582 06	655 73	734 51	817 81	906 12	1,000
509 46	580 33	654 98	733 79	817 20	905 74	1,000
508 70	579 49	654 11	732 96	816 50	905 30	1,000
507 82	578 54	653 14	732 03	815 73	904 81	1,000
506 86	577 50	652 06	731 02	814 89	904 30	1,000
505 80	576 35	650 89	729 91	813 97	903 72	1,000
504 56	575 01	649 51	728 58	812 90	903 11	1,000
503 43	573 80	648 29	727 42	811 88	902 40	1,000
502 16	572 42	646 86	726 05	810 70	901 66	1,000
500 80	570 91	645 29	724 53	809 41	900 84	1,000
499 33	569 30	643 59	722 89	808 00	899 95	1,000
497 78	567 58	641 77	721 11	806 48	898 99	1,000
496 10	565 68	639 77	719 15	804 80	897 91	1,000
494 29	563 74	637 61	717 03	802 97	896 74	1,000
492 32	561 41	635 24	714 70	800 95	895 45	1,000
490 19	559 00	632 66	712 16	798 76	894 03	1,000
487 84	556 34	629 82	709 37	796 35	892 48	1,000
485 26	553 43	626 73	706 33	793 70	890 77	1,000
482 44	550 26	623 36	703 01	790 82	888 87	1,000

Net Premiums and Reserve Values per \$1,000.

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20-PREMIUMS LIFE POLICY.

ACTUARIES' 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 100).

	Net Annual Premium.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
0	\$19.00	\$12.56	\$25.64	\$38.28	\$52.48	\$68.19	\$85.56	\$99.56	\$116.28	\$135.49	\$151.68
1	19.37	12.86	26.25	40.20	54.72	69.82	86.55	101.92	118.98	136.74	155.24
2	19.76	13.18	26.88	41.16	55.91	71.48	87.58	104.84	121.86	139.97	158.90
3	20.15	13.50	27.55	42.17	57.38	73.22	89.70	106.89	124.72	143.82	162.69
4	20.57	13.83	28.28	43.20	58.78	75.00	91.87	109.43	127.72	146.75	166.58
5	21.00	14.18	28.91	44.25	60.21	76.82	94.09	112.08	130.79	150.88	170.58
6	21.44	14.53	29.68	45.38	61.68	78.69	96.39	114.80	133.99	153.99	174.72
7	21.90	14.90	30.38	46.48	63.22	80.64	98.76	117.62	137.26	157.70	179.00
8	22.38	15.26	31.14	47.63	64.73	82.63	101.20	120.52	140.69	161.58	183.41
9	22.88	15.65	31.90	48.82	66.40	84.68	103.71	123.51	144.12	165.60	187.97
10	23.39	16.04	32.71	50.04	68.06	86.81	106.81	126.61	147.75	169.77	192.71
11	23.98	16.45	33.55	51.32	69.80	89.02	109.02	129.84	151.51	174.10	197.64
12	24.49	16.87	34.41	52.64	71.60	91.81	111.88	133.19	155.43	178.60	202.76
13	25.07	17.31	35.30	54.01	73.45	93.69	114.74	136.67	159.50	183.29	208.07
14	25.68	17.77	36.24	55.44	75.41	96.18	117.80	140.81	163.76	188.17	213.56
15	26.32	18.25	37.21	56.98	77.44	98.78	120.99	144.12	168.19	193.21	219.18
16	26.98	18.75	38.24	58.50	79.58	101.51	124.83	148.68	172.76	198.35	224.88
17	27.67	19.28	39.31	60.14	81.82	104.57	127.82	152.17	177.42	203.67	230.62
18	28.40	19.83	40.44	61.86	84.18	107.36	131.42	156.85	182.15	209.82	236.99
19	29.17	20.41	41.64	63.70	86.64	110.43	135.07	160.56	186.88	214.07	242.18
20	29.98	21.03	42.89	65.60	89.16	113.58	138.74	164.74	191.58	219.39	247.91
21	30.84	21.68	44.20	67.55	91.69	116.84	142.86	168.88	196.24	224.43	253.63
22	31.74	22.36	45.51	69.46	94.18	119.65	146.90	172.95	200.84	229.60	259.37
23	32.69	23.01	46.79	71.82	96.87	122.57	149.85	178.92	205.34	234.62	264.82
24	33.71	23.63	48.01	73.08	98.88	125.42	152.74	180.84	209.79	239.58	270.29
25	34.77	24.25	49.20	74.82	101.16	128.24	156.08	184.71	214.16	244.47	275.99
26	35.90	24.80	50.30	76.48	103.37	131.09	159.37	188.50	218.46	249.38	281.01
27	37.08	25.40	51.46	78.19	105.63	133.78	162.67	192.32	222.79	254.11	286.88
28	38.32	25.97	52.60	79.90	107.88	136.55	165.95	196.12	227.07	258.87	291.61
29	39.68	26.56	53.77	81.62	110.13	139.83	169.24	199.90	231.34	263.64	296.85
30	41.02	27.15	54.93	83.83	112.87	142.19	172.52	203.66	235.60	268.88	302.06
31	42.48	27.75	56.10	85.88	114.68	144.87	175.78	207.43	239.85	273.09	307.18
32	44.02	28.34	57.27	87.79	116.91	147.67	179.10	211.24	244.12	277.76	312.22
33	45.66	28.95	58.42	89.49	119.15	150.45	182.88	215.00	248.28	282.80	317.10
34	47.40	29.58	59.63	90.75	121.60	153.81	185.74	218.76	252.42	286.77	321.88
35	49.24	30.20	60.89	92.18	123.91	156.24	189.19	222.52	256.52	291.16	326.58
36	51.20	30.84	62.18	94.01	126.34	159.13	192.41	226.19	260.59	295.40	330.98
37	53.29	31.52	63.51	95.94	128.77	162.02	195.68	229.79	264.87	299.49	335.24
38	55.58	32.22	64.83	97.80	131.18	164.81	198.84	233.24	269.06	303.96	339.24
39	57.92	32.93	66.14	99.67	133.47	167.55	201.91	236.58	271.60	307.01	343.01
40	60.49	33.69	67.44	101.49	135.75	170.23	204.88	239.79	274.97	310.52	346.59

TWENTY YEAR ENDOWMENT POLICY.

ACTUARIES' PER CENT.

Net Annual Premiums	RESERVES AT THE END OF									
	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
37.05	\$31.39	\$34.19	\$38.48	\$43.33	\$47.80	\$51.99	\$55.88	\$59.48	\$62.78	\$65.71
37.12	31.38	34.18	38.48	43.33	47.80	51.99	55.88	59.48	62.78	65.71
37.21	31.38	34.18	38.48	43.33	47.80	51.99	55.88	59.48	62.78	65.71
37.29	31.36	34.13	38.37	43.15	47.56	51.68	55.58	59.38	62.66	65.59
37.38	31.35	34.11	38.34	43.10	47.49	51.58	55.46	59.26	62.54	65.47
37.43	31.34	34.09	38.30	43.04	47.40	51.47	55.32	59.10	62.38	65.32
37.59	31.34	34.06	38.26	42.98	47.32	51.36	55.18	58.89	62.16	65.14
37.70	31.32	34.04	38.22	42.92	47.23	51.25	55.06	58.78	62.03	65.00
37.82	31.32	34.02	38.17	42.86	47.15	51.15	54.94	58.61	61.87	64.84
37.95	31.31	34.00	38.14	42.80	47.06	51.06	54.82	58.49	61.73	64.69
38.09	31.31	33.98	38.12	42.78	47.04	51.00	54.75	58.39	61.64	64.56
38.25	31.30	33.98	38.11	42.86	47.03	50.99	54.73	58.37	61.62	64.53
38.41	31.31	34.00	38.13	42.79	47.06	51.02	54.78	58.40	61.65	64.57
38.59	31.33	34.03	38.18	42.86	47.14	51.13	54.90	58.58	61.75	64.65
38.80	31.36	34.09	38.27	42.97	47.20	51.21	55.11	58.81	61.87	64.77
38.92	31.40	34.18	38.40	43.15	47.52	51.50	55.40	59.10	62.38	65.00
39.28	31.47	34.30	38.50	43.41	47.84	51.80	55.80	59.50	62.78	65.40
39.55	31.54	34.47	38.64	43.75	48.26	52.24	56.24	59.90	63.16	65.72
39.87	31.65	34.69	39.17	44.18	48.74	52.89	56.80	60.22	63.68	66.19
40.22	31.78	34.96	39.57	44.65	49.23	53.36	57.29	60.61	64.14	66.60
40.60	31.96	35.28	39.90	45.12	49.70	53.92	57.86	61.18	64.71	67.17
41.05	32.14	35.60	40.26	45.64	50.28	54.50	58.44	61.76	65.29	67.75
41.53	32.31	35.97	40.71	46.20	50.86	55.08	58.99	62.31	65.84	68.30
42.08	32.44	36.10	40.96	46.70	51.37	55.57	59.47	62.79	66.26	68.74
42.68	32.57	36.27	41.16	47.15	51.84	56.03	59.90	63.22	66.67	69.15
43.34	32.61	36.31	41.35	47.47	52.28	56.47	60.30	63.60	67.03	69.53
44.06	32.75	36.58	41.58	47.87	52.78	56.90	60.67	63.96	67.38	69.89
44.85	32.85	36.78	41.78	48.20	53.26	57.31	61.03	64.32	67.73	70.24
45.71	32.98	36.96	42.01	48.56	53.71	57.78	61.40	64.69	68.08	70.59
46.65	33.11	37.19	42.29	48.95	54.15	58.20	61.78	65.06	68.44	70.94
47.68	33.25	37.44	42.59	49.37	54.58	58.65	62.16	65.43	68.80	71.29
48.81	33.44	37.71	42.93	49.83	55.00	59.08	62.54	65.80	69.16	71.64
50.03	33.58	38.00	43.30	50.32	55.44	59.50	62.92	66.17	69.52	72.00
51.37	33.80	38.40	43.84	50.90	56.00	60.00	63.40	66.65	69.99	72.47
52.84	34.08	38.80	44.40	51.58	56.68	60.60	63.98	67.23	70.57	73.05
54.44	34.28	39.30	45.07	52.34	57.44	61.36	64.66	67.91	71.25	73.73
56.18	34.60	39.87	45.84	53.20	58.38	62.32	65.52	68.77	72.11	74.59
58.09	34.95	40.51	46.64	54.16	59.40	63.36	66.56	69.81	73.15	75.63
60.17	35.33	41.15	47.47	55.20	60.50	64.48	67.68	70.93	74.27	76.75
62.45	35.70	41.80	48.30	56.32	61.68	65.68	68.88	72.13	75.47	77.95

TWENTY YEAR ENDOWMENT POLICY.

ACTUARIES 4 PER CENT.

Age at Issue.	RESERVES AT THE END OF									
	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	\$485.87	\$487.36	\$541.29	\$597.82	\$657.05	\$719.18	\$784.35	\$852.74	\$924.56	\$1,000.00
21	485.70	487.17	541.09	597.60	656.84	718.97	784.17	852.60	924.42	1,000.00
22	485.52	486.98	540.89	597.39	656.64	718.78	784.00	852.47	924.40	1,000.00
23	485.32	486.75	540.65	597.15	656.39	718.55	783.80	852.31	924.29	1,000.00
24	485.12	486.54	540.45	596.92	656.18	718.36	783.73	852.20	924.24	1,000.00
25	484.88	486.28	540.15	596.64	655.90	718.09	783.40	852.00	924.11	1,000.00
26	484.66	486.05	539.92	596.41	655.68	717.89	783.22	851.87	924.08	1,000.00
27	484.42	485.80	539.65	596.15	655.43	717.65	783.01	851.69	923.92	1,000.00
28	484.21	485.57	539.45	595.98	655.21	717.45	782.81	851.52	923.81	1,000.00
29	484.04	485.40	539.26	595.76	655.04	717.26	782.68	851.36	923.72	1,000.00
30	483.89	485.24	539.09	595.59	654.72	716.92	782.27	851.02	923.50	1,000.00
31	483.80	485.15	538.98	595.43	654.64	716.80	782.14	850.92	923.41	1,000.00
32	483.79	485.12	538.90	595.29	654.44	716.58	781.89	850.69	923.27	1,000.00
33	483.84	485.12	538.84	595.15	654.23	716.30	781.61	850.44	923.11	1,000.00
34	483.98	485.14	538.76	594.98	653.98	716.01	781.30	850.16	922.93	1,000.00
35	484.02	485.12	538.64	594.75	653.68	715.65	780.94	849.81	922.74	1,000.00
36	484.14	485.10	538.52	594.56	653.49	715.40	780.65	849.63	922.58	1,000.00
37	484.20	485.06	538.37	594.28	653.04	714.88	780.13	849.11	922.24	1,000.00
38	484.22	484.97	538.14	593.94	652.60	714.39	779.62	848.66	921.94	1,000.00
39	484.34	484.85	537.89	593.59	652.27	714.02	779.26	848.38	921.65	1,000.00
40	484.14	484.62	537.52	593.07	651.54	713.21	778.44	847.63	921.31	1,000.00
41	484.00	484.34	537.10	592.54	650.90	712.52	777.77	847.07	920.95	1,000.00
42	483.72	483.90	536.53	591.83	650.09	711.66	776.98	846.35	920.47	1,000.00
43	483.30	483.40	535.87	591.05	649.22	710.75	776.05	845.61	920.02	1,000.00
44	482.89	482.76	535.07	590.12	648.21	709.69	775.02	844.71	919.43	1,000.00
45	482.34	482.04	534.21	589.13	647.11	708.54	773.89	843.74	918.81	1,000.00
46	481.78	481.32	533.33	588.11	645.97	707.33	772.71	842.74	918.19	1,000.00
47	481.18	480.54	532.38	586.97	644.69	705.97	771.38	841.59	917.44	1,000.00
48	480.60	479.78	531.40	585.79	643.34	704.53	769.97	840.37	916.66	1,000.00
49	480.02	478.95	530.34	584.50	641.86	702.95	768.40	839.01	915.77	1,000.00
50	429.45	478.13	529.24	583.15	640.32	701.28	766.74	837.57	914.86	1,000.00
51	428.87	477.25	528.08	581.71	638.64	699.47	764.94	836.00	913.86	1,000.00
52	428.25	476.33	526.82	580.15	636.82	697.48	762.95	834.27	912.73	1,000.00
53	427.63	475.25	525.48	578.46	634.84	695.17	760.89	832.38	911.50	1,000.00
54	426.98	474.21	524.05	576.65	632.71	693.00	758.42	830.33	910.16	1,000.00
55	426.28	473.20	522.50	574.69	630.42	690.49	755.94	828.10	908.70	1,000.00
56	425.54	472.00	520.85	572.60	627.96	687.80	753.21	825.68	907.10	1,000.00
57	424.74	470.72	519.08	570.38	625.33	684.89	750.27	823.05	905.36	1,000.00
58	423.88	469.36	517.20	567.99	622.51	681.77	747.08	819.94	903.45	1,000.00
59	422.98	467.93	515.22	565.47	619.42	678.42	743.64	817.09	901.35	1,000.00
60	422.04	466.43	513.13	562.80	616.32	674.85	739.96	813.74	899.09	1,000.00

THIRTY YEAR ENDOWMENT POLICY

ACTUARIES' 4 PER CENT

Policy.	Net Annual Premiums.	RESERVES AT THE END OF									
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
80	\$22 68	\$16 42	\$33 54	\$51 39	\$70 00	\$89 41	\$109 66	\$130 78	\$152 81	\$175 81	\$199 81
81	22 79	16 45	33 60	51 48	70 11	89 55	109 87	130 90	152 95	175 99	199 93
82	22 90	16 47	33 64	51 53	70 18	89 62	109 88	131 03	153 08	176 08	200 07
83	23 02	16 50	33 69	51 61	70 28	89 75	110 03	131 19	153 24	176 24	200 24
84	23 15	16 54	33 77	51 71	70 41	89 90	110 21	131 37	153 44	176 45	200 45
85	23 29	16 58	33 85	51 83	70 56	90 08	110 41	131 60	153 68	176 71	200 73
86	23 45	16 63	33 94	51 97	70 74	90 29	110 65	131 87	153 98	177 04	201 08
87	23 61	16 68	34 04	52 12	70 98	90 52	110 92	132 19	154 33	177 42	201 49
88	23 79	16 74	34 15	52 28	71 14	90 77	111 21	132 51	154 70	177 83	202 03
89	23 99	16 82	34 31	52 51	71 45	91 16	111 66	133 03	155 27	178 47	202 66
90	24 21	16 89	34 46	52 78	71 78	91 51	112 10	133 54	155 87	179 18	203 42
91	24 44	16 99	34 65	53 01	72 11	91 98	112 67	134 21	156 64	180 02	204 40
92	24 70	17 09	34 86	53 38	72 54	92 52	113 32	134 97	157 52	181 03	205 52
93	24 98	17 22	35 11	53 71	73 06	93 17	114 10	135 89	158 59	182 24	206 87
94	25 29	17 37	35 41	54 16	73 66	93 93	115 03	136 99	159 86	183 67	208 42
95	25 63	17 53	35 74	54 67	74 34	94 80	116 09	138 24	161 29	185 24	210 06
96	26 01	17 73	36 15	55 28	75 17	95 85	117 37	139 83	162 95	187 01	211 91
97	26 42	17 96	36 61	55 98	76 11	97 05	118 80	141 36	164 72	188 88	213 81
98	26 87	18 22	37 13	56 78	77 20	98 41	120 47	143 11	166 61	190 82	215 92
99	27 37	18 52	37 75	57 73	78 46	99 93	122 06	144 96	168 54	192 83	217 84
40	27 92	18 87	38 45	58 77	79 80	101 52	123 91	146 95	170 65	195 03	220 12

THIRTY YEAR ENDOWMENT POLICY.

ACTUARIES' 4 PER CENT.

Age at Issue.	RESERVES AT THE END OF									
	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
20	224 87	226 08	228 34	230 68	233 06	235 47	237 91	240 38	242 87	245 38
21	224 97	226 14	228 40	230 74	233 12	235 53	237 97	240 44	242 93	245 44
22	225 12	226 26	228 52	230 86	233 24	235 65	238 09	240 56	243 05	245 56
23	225 28	226 42	228 68	230 92	233 30	235 71	238 15	240 62	243 11	245 62
24	225 50	226 64	228 90	231 14	233 52	235 93	238 37	240 84	243 33	245 84
25	225 79	226 94	229 20	231 44	233 82	236 23	238 67	241 14	243 63	246 14
26	226 18	227 36	229 62	231 86	234 24	236 65	239 09	241 56	244 05	246 56
27	226 58	227 82	230 08	232 32	234 70	237 11	239 55	242 02	244 51	247 02
28	227 11	228 37	230 62	232 86	235 24	237 65	240 09	242 56	245 05	247 56
29	227 89	229 14	231 40	233 64	236 02	238 43	240 87	243 34	245 83	248 34
30	228 64	230 00	232 26	234 50	236 88	239 29	241 73	244 20	246 69	249 20
31	229 82	231 18	233 44	235 68	238 06	240 47	242 91	245 38	247 87	250 38
32	231 06	232 42	234 68	236 92	239 30	241 71	244 15	246 62	249 11	251 62
33	232 49	233 85	236 11	238 35	240 73	243 14	245 58	248 05	250 54	253 05
34	234 10	235 46	237 72	240 00	242 38	244 79	247 23	249 70	252 19	254 70
35	235 79	237 14	239 40	241 64	244 02	246 43	248 87	251 34	253 83	256 34
36	237 65	239 00	241 26	243 50	245 88	248 29	250 73	253 20	255 69	258 20
37	239 56	240 92	243 18	245 42	247 80	250 21	252 65	255 12	257 61	260 12
38	241 69	243 05	245 31	247 55	250 00	252 41	254 85	257 32	259 81	262 32
39	243 73	245 09	247 35	249 59	252 00	254 41	256 85	259 32	261 81	264 32
40	245 94	247 30	249 56	251 80	254 22	256 63	259 07	261 54	264 03	266 54

THIRTY YEAR ENDOWMENT POLICY.

ACTUARIES' 4 PER CENT.

RESERVES AT THE END OF									
21 Years.	22 Years.	23 Years.	24 Years.	25 Years.	26 Years.	27 Years.	28 Years.	29 Years.	30 Years.
0	\$547 02	\$588 12	\$631 24	\$676 41	\$723 86	\$773 61	\$825 92	\$880 98	\$938 87
1	546 91	588 01	631 09	676 26	723 68	773 40	825 69	880 72	938 74
2	547 10	588 16	631 18	676 29	723 69	773 38	825 57	880 58	938 64
3	547 20	588 21	631 17	676 21	723 46	773 19	825 84	880 58	938 51
4	547 37	588 32	631 19	676 16	723 82	772 91	825 11	880 17	938 37
5	547 62	588 46	631 23	676 08	723 18	772 71	824 89	879 99	938 13
6	548 01	588 75	631 42	676 18	723 19	772 67	824 81	879 87	938 08
7	548 17	588 80	631 36	676 01	722 94	772 24	824 33	879 52	937 92
8	548 57	589 06	631 42	676 08	722 84	772 14	824 18	879 27	937 75
9	549 37	589 24	631 53	675 94	722 69	771 85	823 77	878 97	937 55
0	549 28	589 48	631 57	675 88	722 44	771 58	823 58	878 47	937 36
1	549 70	589 74	631 72	675 82	722 25	771 29	823 18	878 35	937 10
2	550 09	589 95	631 75	675 69	721 97	770 87	822 78	877 98	936 88
3	550 55	590 23	631 84	675 59	721 69	770 56	822 36	877 58	936 54
4	551 11	590 60	632 01	675 59	721 56	770 23	821 98	887 69	936 25
5	551 57	590 83	632 05	675 44	721 24	769 79	821 41	876 66	935 89
6	552 21	591 25	632 24	675 41	721 00	769 36	820 89	876 08	935 54
7	552 78	591 58	632 31	675 24	720 61	768 80	820 24	875 45	935 11
8	553 51	591 86	632 54	675 20	720 33	768 31	819 60	874 84	934 67
9	554 22	592 50	632 60	675 07	719 94	767 71	818 92	874 14	934 18
0	555 04	593 00	632 67	674 92	719 50	767 05	818 09	873 35	935 51

Net Premiums and Reserve Values per \$1,000.

TEN YEAR TERM POLICY, **ACTUARIES' 4 PER CENT.**

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF								
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.
20	\$7 41	\$0 41	\$0 76	\$1 05	\$1 22	\$1 34	\$1 30	\$1 21	\$0 96	\$0 55
21	7 51	45	80	1 11	1 30	1 41	1 40	1 27	1 02	59
22	7 63	48	86	1 18	1 38	1 51	1 49	1 36	1 07	62
23	7 74	50	92	1 24	1 48	1 58	1 60	1 44	1 14	67
24	7 87	53	98	1 31	1 58	1 69	1 69	1 54	1 21	70
25	8 01	56	1 03	1 40	1 66	1 79	1 78	1 62	1 28	75
26	8 15	59	1 10	1 48	1 75	1 89	1 88	1 70	1 33	77
27	8 30	63	1 12	1 57	1 85	2 00	1 98	1 79	1 41	82
28	8 46	66	1 22	1 65	1 95	2 09	2 07	1 87	1 47	85
29	8 62	70	1 28	1 74	2 05	2 20	2 18	1 96	1 53	88
30	8 80	73	1 35	1 82	2 14	2 31	2 29	2 07	1 63	91
31	8 98	77	1 41	1 90	2 25	2 41	2 38	2 15	1 69	95
32	9 17	80	1 47	1 99	2 35	2 52	2 49	2 25	1 76	1 02
33	9 38	84	1 54	2 09	2 46	2 65	2 63	2 38	1 89	1 12
34	9 59	89	1 63	2 21	2 62	2 82	2 80	2 55	2 04	1 21
35	9 83	95	1 75	2 38	2 82	3 06	3 06	2 84	2 31	1 30
36	10 10	1 03	1 91	2 61	3 12	3 48	3 50	3 28	2 70	1 40
37	10 41	1 15	2 13	2 94	3 55	3 95	4 09	3 87	3 19	1 55
38	10 75	1 29	2 42	3 37	4 12	4 62	4 79	4 51	3 71	2 23
39	11 15	1 47	2 79	3 92	4 33	5 42	5 60	5 27	4 30	2 55
40	11 59	1 71	3 25	4 60	5 64	6 30	6 47	6 02	4 88	3 21
41	12 09	2 00	3 79	5 33	6 50	7 21	7 33	6 77	5 43	3 31
42	12 67	2 30	4 36	6 08	7 38	8 11	8 21	7 56	6 07	3 61
43	13 31	2 62	4 92	6 83	8 22	8 99	9 06	8 33	6 67	3 95
44	14 03	2 92	5 49	7 55	9 05	9 88	9 96	9 15	7 33	4 35
45	14 82	3 24	6 02	8 26	9 88	10 79	10 87	9 99	7 99	4 72
46	15 69	3 52	6 54	8 99	10 76	11 75	11 84	10 88	8 70	5 15
47	16 63	3 83	7 12	9 78	11 72	12 80	12 89	11 83	9 48	5 62
48	17 65	4 16	7 74	10 63	12 73	13 90	13 99	12 85	10 28	6 06
49	18 76	4 52	8 41	11 55	13 83	15 09	15 20	13 96	11 15	6 59
50	19 97	4 90	9 12	12 53	14 99	16 37	16 49	15 14	12 13	7 19
51	21 28	5 32	9 90	13 59	16 28	17 78	17 91	16 49	13 24	7 88
52	22 71	5 77	10 73	14 77	17 69	19 34	19 53	18 02	14 52	8 64
53	24 26	6 26	11 67	16 06	19 25	21 10	21 36	19 76	15 93	9 51
54	25 96	6 82	12 70	17 48	21 01	23 07	23 41	21 66	17 49	10 45
55	27 80	7 41	13 82	19 08	22 98	25 28	25 64	23 74	19 16	11 45
56	29 81	8 07	15 09	20 86	25 17	27 69	28 11	26 05	21 06	12 60
57	32 00	8 82	16 50	22 84	27 54	30 30	30 75	28 50	23 04	12 77
58	34 39	9 63	18 05	24 95	30 08	33 10	33 62	31 18	25 28	15 11
59	36 99	10 52	19 66	27 19	32 78	36 09	36 67	34 08	27 56	16 59
60	39 81	11 41	21 36	29 54	35 63	39 24	39 89	37 04	29 99	17 97
61	42 87	12 38	23 15	32 03	38 65	42 58	43 31	40 23	32 60	19 57
62	46 18	13 38	25 05	34 66	41 83	46 11	46 90	43 59	35 41	21 29
63	49 74	14 44	27 02	37 40	45 16	49 78	50 70	47 21	38 40	23 14
64	53 59	15 54	29 10	40 30	48 68	53 72	54 81	51 12	41 66	25 15
65	57 73	16 69	31 27	43 32	52 37	57 90	59 16	55 29	45 15	27 34

NOTE.—At end of 10 years the reserve is nothing at all ages.

Net Premiums and Reserve Values per \$1,000.

805

FIFTEEN-YEAR TERM POLICY.

ACTUARIES' 4 PER CENT.

AGE AT ISSUE.	Net Annual Premiums.	RESERVES AT THE END OF						
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
21	\$ 77 68	\$ 68	\$ 1 31	\$ 1 88	\$ 2 88	\$ 3 81	\$ 4 14	\$ 4 37
22	77 78	73	1 40	2 01	2 54	3 99	4 34	4 59
23	77 91	77	1 48	2 12	2 68	4 16	4 53	4 80
24	78 06	82	1 57	2 25	2 84	4 34	4 74	4 01
25	78 19	87	1 66	2 38	3 01	4 53	4 95	4 24
26	8 34	92	1 76	2 52	3 18	4 73	5 17	4 47
27	8 50	96	1 84	2 64	3 33	4 92	5 37	4 68
28	8 67	1 01	1 94	2 78	3 51	5 21	5 69	4 91
29	8 84	1 06	2 04	2 92	3 69	5 32	5 82	5 16
30	9 03	1 15	2 18	3 11	3 91	5 58	6 10	5 46
31	9 24	1 20	2 30	3 28	4 14	5 84	6 42	5 82
32	9 46	1 24	2 41	3 46	4 39	6 17	6 80	6 22
33	9 71	1 38	2 64	3 78	4 79	6 65	7 33	6 85
34	9 99	1 48	2 86	4 11	5 24	7 18	7 88	7 60
35	10 30	1 60	3 11	4 51	5 74	7 65	8 39	8 53
36	10 63	1 82	3 51	5 04	6 46	8 23	8 92	9 72
37	11 01	2 04	3 90	5 65	7 27	8 74	9 43	11 08
38	11 43	2 21	4 32	6 31	8 18	9 89	10 58	12 64
39	11 90	2 50	4 89	7 17	9 32	11 23	12 92	14 88
40	12 42	2 80	5 53	8 14	10 53	12 83	14 71	16 23
41	13 00	3 19	6 29	9 20	12 03	14 47	16 59	18 16
42	13 64	3 61	7 05	10 46	13 49	16 23	18 33	20 14
43	14 35	4 05	8 04	11 70	15 09	18 01	20 42	22 21
44	15 14	4 62	8 98	13 01	16 64	19 80	22 40	24 34
45	16 03	4 87	9 67	14 06	18 02	21 45	24 29	26 40
46	16 96	5 53	10 69	15 45	19 73	23 45	26 51	28 81
47	18 00	6 00	11 60	16 76	21 42	25 46	28 80	31 28
48	19 14	6 46	12 54	18 16	23 21	27 62	31 28	33 93
49	20 36	7 02	13 68	19 72	25 22	29 99	33 92	36 88
50	21 69	7 68	14 79	21 41	27 37	32 55	36 85	40 09
51	23 14	8 26	16 04	23 21	29 68	35 34	40 03	43 51
52	24 72	8 92	17 34	25 12	32 18	38 34	43 44	47 39
53	26 41	9 76	18 89	27 35	35 01	41 72	47 33	51 69
54	28 27	10 51	20 48	29 62	37 95	45 31	51 49	56 29
55	30 27	11 89	22 14	32 12	41 22	49 26	56 04	61 28
56	32 43	12 84	23 98	34 85	44 76	53 54	60 92	66 64
57	34 76	13 84	25 99	37 79	48 58	58 10	66 12	72 84
58	37 28	14 46	28 16	40 98	52 64	62 96	71 65	78 41
59	40 08	15 88	30 24	44 07	56 70	67 98	77 28	84 63
60	42 90	17 11	33 08	47 97	61 48	73 56	83 72	91 64
61	46 08	18 15	35 33	51 23	65 98	78 95	89 90	98 50
62	49 46	19 46	37 82	55 09	70 80	84 72	96 53	105 40
63	53 08	20 76	40 56	58 97	75 79	90 74	103 43	113 42
64	56 96	22 22	43 29	62 95	80 95	96 94	110 57	121 44
65	61 09	23 72	46 16	67 12	86 31	103 42	118 10	129 86
66	65 51	25 15	49 01	71 29	91 75	110 08	125 86	138 58

NOTE.—At the end of 15 years the reserve is nothing at all ages.

Net Premiums and Reserve Values per \$1,000.

FIFTEEN-YEAR TERM POLICY.

ACTUARIES' 4 PER CENT.

Age at Issue.	RESERVES AT THE END OF						
	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.
20	\$ 3 50	\$ 3 50	\$ 3 86	\$ 3 07	\$ 2 50	\$ 1 94	\$ 1 08
21	3 72	3 72	3 67	3 25	2 75	2 04	1 15
22	3 93	3 93	3 77	3 43	2 90	2 17	1 21
23	4 16	4 15	3 97	3 61	3 06	2 28	1 27
24	4 38	4 37	4 18	3 80	3 21	2 40	1 34
25	4 61	4 59	4 40	4 00	3 37	2 52	1 40
26	4 83	4 81	4 60	4 19	3 53	2 63	1 46
27	5 07	5 05	4 84	4 38	3 70	2 76	1 54
28	5 32	5 31	5 07	4 60	3 89	2 92	1 60
29	5 65	5 62	5 38	4 90	4 17	3 16	1 73
30	6 00	6 01	5 78	5 31	4 57	3 50	2 01
31	6 48	6 52	6 33	5 87	5 11	3 95	2 23
32	7 26	7 26	7 11	6 65	5 85	4 54	2 62
33	8 01	8 19	8 07	7 64	6 71	5 23	3 02
34	9 06	9 31	9 27	8 75	7 69	5 94	3 42
35	10 36	10 72	10 69	10 02	8 75	6 73	3 85
36	11 88	12 24	12 12	11 36	9 87	7 56	4 32
37	13 49	13 88	13 66	12 76	11 05	8 45	4 82
38	15 30	15 65	15 34	14 27	12 34	9 42	5 36
39	17 17	17 50	17 09	15 87	13 70	10 45	5 94
40	19 14	19 44	18 96	17 57	15 15	11 53	6 54
41	21 17	21 47	20 91	19 36	16 67	12 67	7 19
42	23 32	23 61	22 98	21 25	18 28	13 90	7 89
43	25 68	25 83	25 11	23 20	19 97	15 17	8 60
44	27 70	28 03	27 24	25 20	21 68	16 47	9 35
45	30 19	30 53	29 69	27 45	23 60	17 95	10 20
46	32 79	33 18	32 26	29 84	25 71	19 59	11 17
47	35 60	36 04	35 07	32 49	28 05	21 48	12 22
48	38 71	39 21	38 22	35 48	30 69	23 47	13 41
49	42 10	42 72	41 70	38 78	33 58	25 71	14 69
50	45 84	46 58	45 55	42 39	36 74	28 15	16 11
51	49 93	50 83	49 74	46 31	40 19	30 83	17 67
52	54 52	55 52	54 37	50 67	43 99	33 78	19 37
53	59 46	60 54	59 32	55 34	48 09	36 96	21 23
54	64 70	65 97	64 69	60 40	52 52	40 41	23 22
55	70 88	71 80	70 44	65 80	57 27	44 08	25 35
56	76 44	78 01	76 58	71 59	62 84	48 02	27 67
57	82 39	84 61	83 11	77 73	67 76	52 29	30 13
58	88 51	91 46	89 88	84 17	73 49	56 82	32 65
59	95 38	99 04	97 41	91 32	79 84	61 84	35 36
60	104 24	106 64	105 05	98 65	86 41	67 07	38 29
61	112 08	114 82	113 26	106 55	93 53	72 79	42 43
62	120 32	123 42	121 96	114 95	101 16	78 92	46 13
63	128 98	132 51	131 19	123 94	109 34	85 56	50 22
64	138 12	142 15	141 04	133 57	118 18	92 84	54 72
65	147 65	152 27	151 43	143 80	127 68	100 67	59 55

Net Premiums and Reserve Values per \$1,000.

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TWENTY-YEAR TERM POLICY.

ACTUARIES' 4 PER CENT.

AGE AT ISSUANCE.	Net Annual Premiums.	RESERVES AT THE END OF								
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.
1	94 08	98 01	91 90	82 80	73 69	64 58	55 47	46 36	37 25	28 14
2	94 28	101 16	92 01	82 95	73 83	64 72	55 61	46 50	37 39	28 28
3	94 53	102 21	93 06	83 00	73 88	64 77	55 66	46 55	37 44	28 33
4	95 08	103 26	94 11	84 05	74 93	65 82	56 71	47 60	38 49	29 38
5	95 33	104 31	95 16	85 10	76 00	66 89	57 78	48 67	39 56	30 45
6	95 58	105 36	96 21	86 15	77 05	67 94	58 83	49 72	40 61	31 50
7	96 13	106 41	97 26	87 20	78 10	69 00	59 89	50 77	41 66	32 55
8	96 38	107 46	98 31	88 25	79 15	70 05	60 94	51 82	42 71	33 60
9	96 63	108 51	99 36	89 30	80 20	71 10	62 00	52 87	43 76	34 65
10	96 88	109 56	100 41	90 35	81 25	72 15	63 05	53 92	44 81	35 70
11	97 13	110 61	101 46	91 40	82 30	73 20	64 10	54 97	45 86	36 75
12	97 38	111 66	102 51	92 45	83 35	74 25	65 15	56 02	46 91	37 80
13	97 63	112 71	103 56	93 50	84 40	75 30	66 20	57 07	47 96	38 85
14	97 88	113 76	104 61	94 55	85 45	76 35	67 25	58 12	49 01	39 90
15	98 13	114 81	105 66	95 60	86 50	77 40	68 30	59 17	50 06	40 95
16	98 38	115 86	106 71	96 65	87 55	78 45	69 35	60 22	51 11	42 00
17	98 63	116 91	107 76	97 70	88 60	79 50	70 40	61 27	52 16	43 05
18	98 88	117 96	108 81	98 75	89 65	80 55	71 45	62 32	53 21	44 10
19	99 13	119 01	110 86	99 80	90 70	81 60	72 50	63 37	54 26	45 15
20	99 38	120 06	111 91	100 85	91 75	82 65	73 55	64 42	55 31	46 20
21	99 63	121 11	112 96	101 90	92 80	83 70	74 60	65 47	56 36	47 25
22	99 88	122 16	114 01	102 95	93 85	84 75	75 65	66 52	57 41	48 30
23	100 13	123 21	115 06	104 00	94 90	85 80	76 70	67 57	58 46	49 35
24	100 38	124 26	116 11	105 05	95 95	86 85	77 75	68 62	59 51	50 40
25	100 63	125 31	117 16	106 10	97 00	87 90	78 80	69 67	60 56	51 45
26	100 88	126 36	118 21	107 15	98 05	89 00	79 85	70 72	61 61	52 50
27	101 13	127 41	119 26	108 20	99 10	90 05	80 90	71 77	62 66	53 55
28	101 38	128 46	120 31	109 25	100 15	91 10	82 00	72 82	63 71	54 60
29	101 63	129 51	121 36	110 30	101 20	92 15	83 05	73 87	64 76	55 65
30	101 88	130 56	122 41	111 35	102 25	93 20	84 10	74 92	65 81	56 70
31	102 13	131 61	123 46	112 40	103 30	94 25	85 15	75 97	66 86	57 75
32	102 38	132 66	124 51	113 45	104 35	95 30	86 20	77 02	67 91	58 80
33	102 63	133 71	125 56	114 50	105 40	96 35	87 25	78 07	68 96	59 85
34	102 88	134 76	126 61	115 55	106 45	97 40	88 30	79 12	69 01	60 90
35	103 13	135 81	127 66	116 60	107 50	98 45	89 35	80 17	70 06	61 95
36	103 38	136 86	128 71	117 65	108 55	99 50	90 40	81 22	71 11	63 00
37	103 63	137 91	129 76	118 70	109 60	100 55	91 45	82 27	72 16	64 05
38	103 88	138 96	130 81	119 75	110 65	101 60	92 50	83 32	73 21	65 10
39	104 13	139 01	131 86	120 80	111 70	102 65	93 55	84 37	74 26	66 15
40	104 38	140 06	132 91	121 85	112 75	103 70	94 60	85 42	75 31	67 20
41	104 63	141 11	133 96	122 90	113 80	104 75	95 65	86 47	76 36	68 25
42	104 88	142 16	135 01	123 95	114 85	105 80	96 70	87 52	77 41	69 30
43	105 13	143 21	136 06	125 00	115 90	106 85	97 75	88 57	78 46	70 35
44	105 38	144 26	137 11	126 05	116 95	107 90	98 80	89 62	79 51	71 40
45	105 63	145 31	138 16	127 10	118 00	109 00	99 85	90 67	80 56	72 45
46	105 88	146 36	139 21	128 15	119 05	110 05	100 90	91 72	81 61	73 50
47	106 13	147 41	140 26	129 20	120 10	111 10	101 95	92 77	82 66	74 55
48	106 38	148 46	141 31	130 25	121 15	112 15	103 00	93 82	83 71	75 60
49	106 63	149 51	142 36	131 30	122 20	113 20	104 05	94 87	84 76	76 65
50	106 88	150 56	143 41	132 35	123 25	114 25	105 10	95 92	85 81	77 70
51	107 13	151 61	144 46	133 40	124 30	115 30	106 15	96 97	86 86	78 75
52	107 38	152 66	145 51	134 45	125 35	116 35	107 20	98 02	87 91	79 80
53	107 63	153 71	146 56	135 50	126 40	117 40	108 25	99 07	88 96	80 85
54	107 88	154 76	147 61	136 55	127 45	118 45	109 30	100 12	89 01	81 90
55	108 13	155 81	148 66	137 60	128 50	119 50	110 35	101 17	90 06	82 95
56	108 38	156 86	149 71	138 65	129 55	120 55	111 40	102 22	91 11	84 00
57	108 63	157 91	150 76	139 70	130 60	121 60	112 45	103 27	92 16	85 05
58	108 88	158 96	151 81	140 75	131 65	122 65	113 50	104 32	93 21	86 10
59	109 13	159 01	152 86	141 80	132 70	123 70	114 55	105 37	94 26	87 15
60	109 38	160 06	153 91	142 85	133 75	124 75	115 60	106 42	95 31	88 20
61	109 63	161 11	154 96	143 90	134 80	125 80	116 65	107 47	96 36	89 25
62	109 88	162 16	156 01	144 95	135 85	126 85	117 70	108 52	97 41	90 30
63	110 13	163 21	157 06	146 00	136 90	127 90	118 75	109 57	98 46	91 35
64	110 38	164 26	158 11	147 05	137 95	128 95	119 80	110 62	99 51	92 40
65	110 63	165 31	159 16	148 10	139 00	129 00	120 85	111 67	100 56	93 45

NOTE.—At the end of 20 years the reserve is nothing at all ages.

TWENTY-YEAR TERM POLICY.

ACTUARIES' 4 PER. CENT.

Age at Issue.	RESERVES AT THE END OF									
	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
20	\$ 6 99	\$ 7 16	\$ 7 19	\$ 7 05	\$ 6 73	\$ 6 21	\$ 5 49	\$ 4 52	\$ 3 30	\$ 2 20
21	7 36	7 54	7 56	7 41	7 07	6 53	6 77	4 75	3 46	2 30
22	7 77	7 95	7 96	7 80	7 44	6 88	6 05	4 99	3 64	2 31
23	8 17	8 36	8 38	8 21	7 84	7 22	6 37	5 25	3 84	2 31
24	8 62	8 82	8 84	8 67	8 27	7 64	6 76	5 60	4 12	2 32
25	9 17	9 39	9 43	9 24	8 84	8 20	7 29	6 09	4 54	2 35
26	9 80	10 06	10 09	9 85	9 56	8 92	8 00	6 74	5 06	2 36
27	10 57	10 85	10 96	10 84	10 49	9 87	8 90	7 59	5 72	2 37
28	11 47	11 85	12 02	11 97	11 66	11 03	10 07	8 58	6 49	2 37
29	12 43	13 10	13 26	13 39	13 11	12 51	11 41	9 73	7 34	2 38
30	13 95	14 55	14 93	15 02	14 81	14 12	12 89	10 95	8 24	2 39
31	15 58	16 32	16 80	17 00	16 74	15 86	14 50	12 27	9 22	2 40
32	17 43	18 28	18 95	19 15	18 84	17 90	16 23	13 72	10 28	2 41
33	19 55	20 67	21 34	21 54	21 12	20 01	18 10	15 29	11 44	2 42
34	22 12	23 26	24 00	24 14	23 61	22 32	20 16	17 01	12 71	2 43
35	24 78	26 07	26 79	26 88	26 23	24 76	22 34	19 83	14 05	2 44
36	27 77	29 09	29 81	29 84	29 08	27 41	24 71	22 79	15 49	2 45
37	30 90	32 28	33 01	33 00	32 12	30 25	27 22	23 89	17 06	2 46
38	34 24	35 70	36 45	36 38	35 38	33 27	29 92	25 15	18 73	2 47
39	37 68	39 24	40 01	39 91	38 76	36 43	32 76	27 51	20 48	2 48
40	41 41	43 06	43 89	43 71	42 43	39 67	35 83	30 08	22 41	2 49
41	45 38	47 16	48 01	47 80	46 40	43 59	39 17	32 92	24 55	2 50
42	49 45	51 36	52 23	52 07	50 56	47 51	42 74	35 97	26 89	2 51
43	53 89	55 96	56 89	56 77	55 12	51 87	46 73	39 40	29 48	2 52
44	58 53	60 82	61 85	61 75	60 04	56 57	51 06	43 09	32 27	2 53
45	63 57	66 08	67 25	67 21	65 44	61 75	55 78	47 12	35 32	2 54
46	68 97	71 78	73 20	73 15	71 32	67 36	60 90	51 50	38 65	2 55
47	74 83	77 92	79 62	79 66	77 72	73 47	66 48	56 28	42 29	2 56
48	81 23	84 67	86 59	86 71	84 67	80 10	72 56	61 49	46 26	2 57
49	88 15	91 98	94 14	94 32	92 17	87 27	79 13	67 12	50 56	2 58
50	95 61	99 82	102 39	102 47	100 21	94 96	86 17	73 17	55 15	2 59
51	103 49	108 11	110 77	111 13	108 76	103 14	93 68	79 62	60 08	2 60
52	112 02	117 05	120 09	120 46	117 96	111 96	101 76	85 58	65 45	2 61
53	120 88	126 46	129 71	130 28	127 63	121 27	110 35	94 04	71 22	2 62
54	130 41	136 40	139 97	140 68	137 96	131 17	119 54	102 05	77 43	2 63
55	140 32	146 85	150 79	151 64	148 85	141 73	129 87	110 64	84 14	2 64
56	150 73	157 79	161 91	163 18	160 89	152 94	139 84	119 85	92 38	2 65
57	161 54	169 18	173 95	175 30	172 54	164 81	150 98	129 71	99 15	2 66
58	172 55	180 87	186 19	187 89	185 22	177 25	162 77	140 20	107 50	2 67
59	184 43	193 48	199 36	201 45	198 92	190 74	175 58	151 67	116 73	2 68
60	196 14	206 01	212 58	215 17	212 90	204 64	188 89	163 74	126 50	2 69
61	208 38	219 13	226 45	229 62	227 87	219 38	203 13	176 67	136 99	2 70
62	220 88	232 56	240 72	244 55	243 02	234 82	218 09	190 32	148 17	2 71
63	233 55	246 26	255 82	259 90	258 91	250 85	233 67	204 67	160 00	2 72
64	246 40	260 18	270 22	275 67	275 28	267 43	249 94	219 77	172 64	2 73
65	259 33	274 24	286 38	291 74	292 04	284 57	266 92	235 75	186 39	2 74

Net Premiums and Reserve Values for \$1,000.

909

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 8 PER CENT.

(The Reserve is equivalent to the face of the Policy at the age 98.)

Net Annual Premiums.	RESERVES AT THE END OF										
	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
\$14.41	\$ 7.09	\$14.40	\$21.94	\$29.71	\$37.73	\$46.01	\$54.54	\$63.34	\$72.41	\$81.76	\$91.40
14.72	7.86	14.95	22.79	30.86	39.20	47.79	56.65	65.79	75.21	84.91	94.91
15.04	7.65	15.54	23.68	32.07	40.73	49.66	58.86	68.35	78.12	88.20	98.58
15.88	7.95	16.15	24.61	33.34	42.83	51.61	61.17	71.02	81.17	91.64	102.40
15.74	8.27	16.80	25.59	34.66	44.01	53.84	63.87	73.81	84.36	95.21	106.89
16.11	8.60	17.47	26.61	36.04	45.76	55.77	66.09	76.72	87.67	98.94	110.55
16.51	8.94	18.17	27.68	37.48	47.58	57.99	68.71	79.75	91.12	102.88	114.87
16.92	9.31	18.19	28.79	38.98	49.49	60.31	71.45	82.92	94.73	106.88	119.38
17.85	9.69	19.67	29.95	40.56	51.48	62.73	74.31	86.23	98.50	111.11	124.08
17.81	10.08	20.47	31.17	42.20	53.56	65.25	77.29	89.68	102.42	115.51	128.96
18.28	10.49	21.91	32.45	43.92	55.73	67.90	80.41	93.28	106.50	120.10	134.05
18.79	10.98	22.19	33.78	45.72	58.01	70.66	83.67	97.03	110.76	124.87	139.35
19.82	11.39	23.11	35.17	47.60	60.39	73.54	87.05	100.94	115.19	129.83	144.86
19.87	11.85	24.06	36.63	49.56	62.87	76.53	90.58	105.00	119.81	135.01	150.60
20.46	12.35	25.08	38.16	51.62	65.46	79.67	94.27	109.25	124.63	140.40	156.56
21.08	12.88	26.13	39.76	53.77	68.16	82.94	98.11	113.68	129.65	146.01	162.76
21.74	13.42	27.23	41.42	56.00	70.97	86.94	102.12	118.29	134.86	151.83	169.17
22.43	14.00	28.38	43.16	58.33	73.91	89.90	106.30	123.09	140.29	157.86	175.81
23.16	14.58	29.57	44.96	60.77	76.98	93.61	110.65	128.09	145.91	164.11	182.67
23.93	15.21	30.83	46.87	63.32	80.20	97.48	115.18	133.27	151.74	170.57	189.72
24.75	15.86	32.14	48.85	65.99	83.54	101.52	119.88	138.64	157.76	177.20	196.95
25.62	16.55	33.53	50.94	68.78	87.04	105.70	124.76	144.19	163.95	184.01	204.35
26.54	17.26	34.97	53.11	71.68	90.65	110.03	129.79	149.88	170.28	190.96	211.90
27.52	18.02	46.47	55.37	74.68	94.40	114.50	134.94	155.70	176.75	198.06	219.60
28.56	18.79	38.03	57.70	77.78	98.25	119.07	140.21	161.64	183.34	205.28	227.42
29.67	19.61	39.65	60.12	80.98	102.20	123.74	145.59	167.70	190.06	212.62	235.85
30.84	20.44	41.32	62.60	84.24	106.21	128.50	151.05	173.86	196.87	220.06	243.88
32.09	21.31	43.03	65.19	87.56	110.31	133.94	156.62	180.11	203.78	227.59	251.50
33.43	22.20	44.77	67.70	90.94	114.47	138.25	162.26	186.44	210.77	235.21	259.71
34.85	23.09	46.53	70.30	94.96	118.69	143.24	167.98	192.86	217.85	242.91	267.99
36.36	24.00	48.33	72.96	97.86	122.99	148.31	173.78	199.36	225.01	250.69	276.34
37.97	24.98	50.17	75.68	101.43	127.37	153.47	179.67	205.96	232.27	258.55	284.76
39.68	25.88	52.05	78.45	105.06	131.82	158.70	185.66	212.64	239.59	266.47	293.22
41.51	26.86	53.97	81.28	108.75	136.35	164.02	191.72	219.39	246.93	274.44	301.73
43.46	27.85	55.92	84.15	112.51	140.95	169.41	197.84	226.19	254.42	282.46	310.26
45.54	28.87	57.91	87.08	116.33	145.61	174.86	204.02	233.05	261.90	290.50	318.79
47.76	29.90	59.94	90.06	120.21	150.33	180.93	210.25	239.95	269.41	298.53	327.58
50.13	30.96	62.01	93.09	124.13	155.09	186.91	216.52	246.89	276.91	306.54	335.72
52.65	32.04	64.11	96.15	128.10	159.90	191.49	222.82	253.81	283.99	314.50	344.07
55.37	33.13	66.23	99.24	132.09	164.73	197.10	229.11	260.70	291.81	322.36	352.29
58.27	34.23	68.37	102.35	136.11	169.58	202.69	235.37	267.54	299.13	330.10	360.36
61.36	35.35	70.53	105.48	140.15	174.43	208.26	241.58	274.29	306.35	337.69	368.28
64.68	36.47	72.71	108.64	144.18	179.25	213.79	247.70	280.94	313.42	345.13	376.10
68.23	37.61	74.90	111.79	148.19	184.03	219.23	253.72	287.43	320.35	352.49	383.95
72.04	38.75	77.07	114.90	152.14	188.71	224.55	259.59	293.78	327.18	359.87	391.95
76.11	39.87	79.22	117.96	156.01	193.29	229.74	265.31	300.06	334.07	367.43	400.25

Net Premiums and Reserve Values for \$1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF

Age at issue:	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22nd Year.	23rd Year.
20	101.83	111.56	122.09	132.94	144.11	155.60	167.42	179.56	192.04	204.85	218.01	231.51
21	105.22	115.83	126.75	138.00	149.57	161.47	173.70	186.27	199.17	212.43	226.02	239.97
22	109.37	120.37	131.61	143.26	155.35	167.57	180.23	193.23	206.59	220.28	234.39	248.73
23	113.49	124.81	136.66	148.74	161.16	173.92	187.02	200.47	214.27	228.43	242.93	257.73
24	117.90	129.74	141.92	154.44	167.30	180.50	194.06	207.98	222.25	236.89	251.83	267.13
25	122.49	134.77	147.89	160.86	173.67	187.34	201.87	215.77	230.50	245.59	261.01	276.76
26	127.53	139.99	153.07	166.50	180.29	194.44	208.96	223.83	239.05	254.60	270.49	286.63
27	132.53	145.43	158.98	172.90	187.18	201.82	216.82	232.18	247.88	263.90	280.24	296.86
28	137.40	150.63	165.18	179.54	194.32	209.47	224.97	240.81	256.99	273.49	290.26	307.39
29	142.73	156.96	171.52	186.44	201.73	217.39	233.38	249.72	266.58	283.91	300.51	317.56
30	148.38	163.08	178.16	193.61	209.42	225.58	242.08	258.90	276.02	293.39	311.01	328.84
31	154.21	169.45	185.05	201.04	217.37	234.65	251.65	268.84	286.90	304.70	321.72	339.94
32	160.27	176.05	192.20	208.72	225.58	242.77	260.25	278.00	296.00	314.22	332.65	351.23
33	156.56	182.90	199.60	216.66	234.65	251.73	269.69	287.90	306.33	324.96	343.76	362.71
34	173.10	190.00	207.26	224.86	242.76	260.93	279.35	298.00	316.86	335.89	355.06	374.30
35	179.87	197.35	215.16	233.28	251.63	270.34	289.22	308.32	327.58	347.00	366.52	386.14
36	186.87	204.92	223.28	241.92	260.82	279.95	299.29	318.81	338.48	358.26	378.13	398.66
37	194.10	212.71	231.60	250.76	270.15	289.76	309.54	329.48	349.53	369.67	389.86	410.08
38	201.54	220.70	240.12	259.79	279.68	299.74	319.96	340.29	360.72	381.20	401.70	422.19
39	209.16	228.88	248.84	269.02	289.38	309.89	330.53	351.26	372.04	392.85	413.63	434.36
40	216.97	237.33	257.72	278.40	299.23	320.19	341.24	362.34	383.47	404.58	426.62	446.57
41	224.94	245.76	266.77	287.94	309.34	330.62	352.07	373.54	394.98	416.37	437.65	458.80
42	233.07	254.44	275.96	297.61	329.30	341.17	362.99	384.80	406.55	428.19	449.70	471.02
43	241.34	263.24	285.27	307.40	329.59	351.80	374.00	396.12	418.14	440.03	461.73	483.19
44	249.72	272.16	294.69	317.29	339.91	362.51	385.04	407.47	429.75	451.85	473.70	495.27
45	258.22	281.18	304.32	327.27	350.30	373.26	396.12	418.83	441.35	463.62	485.61	507.35
46	266.80	290.30	313.81	337.30	360.73	384.04	407.21	430.18	452.90	475.32	497.39	519.08
47	275.49	299.49	323.47	347.89	371.19	394.84	418.29	441.48	464.37	486.91	509.04	530.73
48	284.24	308.74	333.18	357.49	381.66	405.62	429.32	452.70	475.73	498.33	520.51	542.17
49	293.05	318.04	342.91	367.62	392.13	416.35	440.28	463.83	486.96	509.63	531.78	553.40
50	301.92	327.38	352.68	377.76	402.57	427.05	451.16	474.84	498.04	520.71	542.85	564.47
51	310.82	336.76	362.46	387.88	412.97	437.67	461.92	485.69	508.98	531.61	553.76	575.44
52	319.80	346.16	372.23	397.95	423.23	448.17	472.55	496.37	519.63	542.35	564.59	586.40
53	328.79	355.55	381.96	407.97	433.50	458.53	482.99	506.87	530.19	553.03	575.41	597.44
54	337.76	364.90	391.62	417.87	443.58	468.72	493.26	517.22	540.68	563.63	586.35	608.66
55	346.70	374.19	401.19	427.64	453.50	478.74	503.39	527.52	551.10	574.48	597.42	620.07
56	355.59	383.38	410.62	437.25	463.24	488.63	513.47	537.86	561.83	585.42	608.77	631.73
57	364.28	392.46	419.90	446.70	472.86	498.38	523.60	548.32	572.69	596.71	620.38	643.69
58	373.05	401.37	429.02	456.02	482.45	508.38	533.89	559.04	583.82	608.23	632.31	655.79
59	381.55	410.12	438.02	465.32	492.11	518.46	544.44	570.05	595.23	620.00	644.40	668.12
60	389.90	418.76	447.00	474.71	501.06	528.39	555.32	581.42	607.12	632.21	656.75	680.84
61	398.76	427.39	455.00	484.30	512.13	539.56	566.58	593.19	619.17	644.53	669.52	694.24
62	406.41	436.16	463.41	494.25	522.68	550.70	578.24	605.22	631.52	657.07	682.03	706.85
63	414.31	445.13	473.11	504.62	533.69	562.32	590.25	617.61	644.45	670.67	696.32	721.83
64	423.43	454.59	485.26	515.47	545.22	574.27	602.67	630.55	658.12	685.73	712.82	739.08
65	432.61	464.51	496.93	526.88	557.10	586.65	615.66	644.41	672.08	700.24	728.56	754.39

Note.—This table was adopted by the Connecticut Mutual Life Ins. Co., March 23, 1883.

Net Premiums and Reserve Values for \$1,000

911

ORDINARY LIFE POLICY,

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at the age of 96.)

RESERVES AT THE END OF

24 Years.	25 Years.	26 Years.	27 Years.	28 Years.	29 Years.	30 Years.	31 Years.	32 Years.	33 Years.
245 86	259 64	274 06	288 90	304 05	319 60	335 21	351 17	367 34	383 71
264 25	268 87	283 82	299 08	314 64	330 47	346 53	362 82	379 31	395 99
283 45	278 51	293 89	309 56	325 50	341 69	358 10	374 71	391 51	408 46
272 95	288 44	304 24	320 30	336 61	353 15	369 89	386 82	403 90	421 10
282 74	298 66	314 85	331 30	347 97	364 84	381 90	399 12	416 47	433 82
292 81	309 14	325 72	342 53	359 55	376 75	394 11	411 61	429 20	446 87
308 15	319 87	336 98	353 99	371 34	388 86	406 59	424 25	442 07	459 85
313 79	330 84	348 16	365 67	383 34	401 14	419 08	437 04	455 08	473 13
324 56	342 04	359 71	377 55	395 52	413 60	431 75	449 96	468 18	486 39
335 60	353 45	371 46	389 61	407 86	426 19	444 68	462 98	481 36	499 70
346 87	365 06	383 39	401 88	420 35	438 92	457 91	476 08	494 60	513 68
358 33	376 85	395 49	414 20	432 97	451 76	470 58	489 24	507 87	526 38
369 97	388 81	407 78	426 71	446 70	464 68	483 60	502 48	521 14	539 70
381 77	400 91	420 10	439 32	458 51	477 65	496 70	515 63	534 40	552 96
393 72	413 15	432 59	452 01	471 38	490 66	509 82	528 81	547 60	566 14
405 81	425 49	445 18	464 77	484 29	503 89	522 92	541 94	560 71	579 20
418 00	437 92	457 79	477 56	497 21	516 69	535 96	554 98	573 71	592 09
430 27	450 41	470 46	490 37	510 12	529 65	548 98	567 91	586 54	604 81
442 61	462 94	483 14	503 17	522 97	542 52	561 77	580 68	599 20	617 31
454 99	475 49	495 81	515 91	535 75	555 29	574 47	593 27	611 84	629 58
467 38	488 02	508 44	528 58	548 72	567 90	586 99	605 64	623 86	641 65
479 78	500 52	520 98	541 14	560 93	580 38	599 29	617 80	635 87	653 56
492 11	512 92	533 42	553 55	573 27	592 65	611 87	629 75	647 73	665 38
504 37	525 22	545 70	565 77	585 39	604 54	623 24	641 55	659 51	677 17
516 51	537 37	557 80	577 78	597 28	616 33	634 97	653 26	671 25	688 98
528 51	549 34	569 69	589 57	608 98	627 96	646 62	664 95	683 03	700 85
540 32	561 09	581 96	601 16	620 54	639 35	658 25	676 89	694 86	712 77
551 93	572 62	592 84	612 62	632 08	651 12	669 94	688 50	706 78	724 78
563 32	583 97	604 18	624 01	643 52	662 75	681 71	700 39	718 79	736 75
574 53	595 20	615 48	635 43	655 10	674 49	693 59	712 41	730 78	748 74
585 63	606 39	626 81	646 95	666 80	686 33	705 61	724 41	742 80	760 85
596 71	617 64	638 22	658 60	678 64	698 37	717 64	736 48	754 97	773 30
607 86	629 02	649 88	670 42	690 66	710 42	729 74	748 70	767 50	786 21
619 16	640 57	661 57	682 44	702 72	722 56	742 03	761 32	780 53	799 47
630 65	652 33	673 87	694 52	714 90	734 91	754 74	774 47	793 94	812 78
642 37	664 32	685 76	706 73	727 31	747 71	768 01	788 08	807 41	825 73
654 34	676 42	698 01	719 20	740 21	761 11	781 73	801 69	820 55	838 31
666 45	688 70	710 55	732 20	753 75	775 06	795 58	815 02	833 88	850 97
678 76	701 30	723 64	745 89	767 81	789 04	809 11	828 00	846 20	864 03
691 41	714 49	737 47	760 13	782 08	802 60	822 31	841 11	859 78	876 68
704 71	728 48	751 91	774 59	798 04	816 22	835 67	854 71	872 46	886 93
718 85	743 11	766 60	788 81	809 71	829 84	849 56	867 94	882 92	896 96
733 76	756 05	781 07	802 73	823 61	844 05	863 10	878 63	893 19	906 19
748 89	772 79	795 27	816 93	838 15	857 91	874 03	889 14	902 64	1000 00
763 96	787 27	809 78	830 82	852 36	869 11	884 81	898 84	1000 00	.....
778 69	802 11	825 04	846 41	863 83	880 17	894 76	1000 00	.....	.....

Net Premiums and Reserve Values for \$1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at the age 96.)

RESERVES AT THE END OF											
Age at Issue.	34 Years.	35 Years.	36 Years.	37 Years.	38 Years.	39 Years.	40 Years.	41 Years.	42 Years.	43 Years.	44 Years.
20	\$400 27	\$416 98	\$433 81	\$450 74	\$467 74	\$484 80	\$501 87	\$518 92	\$536 92	\$554 92	\$572 92
21	412 81	429 77	446 82	463 94	481 12	498 31	515 49	532 61	549 66	566 66	583 66
22	425 54	442 71	459 97	477 27	494 59	511 89	529 15	546 32	563 38	580 38	597 38
23	438 42	455 81	473 24	490 70	508 13	525 52	542 82	560 02	577 07	594 07	611 07
24	451 45	469 02	486 61	504 19	521 71	539 16	556 49	573 68	590 67	607 67	624 67
25	464 60	482 33	500 06	517 73	535 32	552 79	570 12	587 26	604 18	621 18	638 18
26	477 84	495 72	513 54	531 28	548 91	566 39	583 68	600 74	617 54	634 54	651 54
27	491 17	509 15	527 05	544 84	562 48	579 92	597 14	614 09	630 74	647 74	664 74
28	504 54	522 61	540 57	558 37	575 98	593 35	610 47	627 27	643 73	660 73	677 73
29	517 94	536 07	554 05	571 88	589 38	606 65	623 62	640 25	656 50	673 50	690 50
30	531 35	549 51	567 47	585 20	602 65	619 79	636 59	653 00	669 08	685 08	701 08
31	544 73	562 88	580 80	598 44	615 76	632 73	649 32	665 52	681 34	697 34	713 34
32	558 06	576 16	594 00	611 51	628 67	645 45	661 82	677 82	693 47	709 47	725 47
33	571 28	589 32	607 04	624 40	641 87	657 98	674 11	689 94	705 48	721 48	737 48
34	584 40	602 33	619 89	637 06	653 88	670 20	686 22	701 94	717 41	733 41	749 41
35	597 35	615 14	632 52	649 50	666 07	682 30	698 21	713 87	729 31	744 31	760 31
36	610 11	627 73	644 92	661 71	678 15	694 28	710 14	725 78	741 19	756 19	771 19
37	622 66	640 09	657 11	673 77	690 12	706 20	722 05	737 67	753 07	768 07	783 07
38	634 98	652 25	669 14	685 72	702 03	718 10	733 95	749 56	764 94	779 94	794 94
39	647 10	664 24	681 07	697 62	713 93	730 01	745 86	761 46	776 70	791 70	806 70
40	659 06	676 14	692 94	709 51	725 84	741 93	757 58	773 25	788 88	804 38	819 88
41	670 92	688 00	704 83	721 42	737 77	753 87	769 59	784 97	800 06	815 06	830 06
42	682 75	699 86	716 74	733 36	749 73	765 72	781 35	796 69	811 90	826 90	841 90
43	694 59	711 26	728 68	745 34	761 60	777 51	793 12	808 60	824 00	839 00	854 00
44	706 47	723 70	740 66	757 23	773 42	789 32	805 08	820 70	836 24	851 24	866 24
45	718 41	735 70	752 58	769 08	785 29	801 35	817 34	833 10	848 36	863 36	878 36
46	730 41	747 63	764 47	780 99	797 38	813 68	829 76	845 33	860 04	875 04	890 04
47	742 36	759 55	776 42	793 15	809 80	826 21	842 10	857 12	871 26	886 26	901 26
48	754 31	771 56	788 64	805 66	822 42	838 66	854 01	868 46	882 88	897 88	912 88
49	766 37	783 85	801 24	818 39	835 00	850 70	865 47	879 71	893 65	908 65	923 65
50	778 74	796 55	814 10	831 10	847 17	862 29	876 36	891 14	904 43	918 43	932 43
51	791 54	809 53	826 95	843 41	858 91	873 84	888 46	902 08	915 19	928 19	941 19
52	804 66	822 52	839 41	855 30	870 61	885 61	899 58	910 97	921 65	931 65	941 65
53	817 81	835 14	851 45	867 17	882 57	896 91	908 60	919 57	929 36	939 36	949 36
54	830 59	847 35	863 51	879 33	894 06	906 08	917 35	927 41	1000 00	.....	.....
55	842 98	859 60	875 87	891 03	903 39	914 98	925 38	1000 00	.....	.....	.....
56	855 42	872 18	887 79	900 52	912 45	923 11	1000 00	.....	.....	.....	.....
57	868 24	884 38	897 45	909 75	920 74	1000 00	.....	.....	.....	.....	.....
58	880 63	894 17	906 87	918 21	1000 00	.....	.....	.....	.....	.....	.....
59	890 67	903 79	915 50	1000 00	.....	.....	.....	.....	.....	.....	.....
60	900 49	912 61	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
61	909 51	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

(The Reserve is equivalent to the face of the Policy at age 99.)

[illegible]

Net Premiums and Reserve Values for \$1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

[illegible][illegible]

Net Premiums and Reserve Values for \$1,000

915

10-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 8 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF									
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
32	82	57	66	84	101	85	109	65	113	80	104
33	83	57	67	84	106	85	113	65	113	80	104
34	84	57	68	85	108	85	113	65	113	80	104
35	84	57	69	85	108	85	113	65	113	80	104
36	84	57	70	85	108	85	113	65	113	80	104
37	84	57	71	85	108	85	113	65	113	80	104
38	84	57	72	85	108	85	113	65	113	80	104
39	84	57	73	85	108	85	113	65	113	80	104
40	84	57	74	85	108	85	113	65	113	80	104
41	84	57	75	85	108	85	113	65	113	80	104
42	84	57	76	85	108	85	113	65	113	80	104
43	84	57	77	85	108	85	113	65	113	80	104
44	84	57	78	85	108	85	113	65	113	80	104
45	84	57	79	85	108	85	113	65	113	80	104
46	84	57	80	85	108	85	113	65	113	80	104
47	84	57	81	85	108	85	113	65	113	80	104
48	84	57	82	85	108	85	113	65	113	80	104
49	84	57	83	85	108	85	113	65	113	80	104
50	84	57	84	85	108	85	113	65	113	80	104
51	84	57	85	85	108	85	113	65	113	80	104
52	84	57	86	85	108	85	113	65	113	80	104
53	84	57	87	85	108	85	113	65	113	80	104
54	84	57	88	85	108	85	113	65	113	80	104
55	84	57	89	85	108	85	113	65	113	80	104
56	84	57	90	85	108	85	113	65	113	80	104
57	84	57	91	85	108	85	113	65	113	80	104
58	84	57	92	85	108	85	113	65	113	80	104
59	84	57	93	85	108	85	113	65	113	80	104
60	84	57	94	85	108	85	113	65	113	80	104
61	84	57	95	85	108	85	113	65	113	80	104
62	84	57	96	85	108	85	113	65	113	80	104
63	84	57	97	85	108	85	113	65	113	80	104
64	84	57	98	85	108	85	113	65	113	80	104
65	84	57	99	85	108	85	113	65	113	80	104
66	84	57	100	85	108	85	113	65	113	80	104
67	84	57	101	85	108	85	113	65	113	80	104
68	84	57	102	85	108	85	113	65	113	80	104
69	84	57	103	85	108	85	113	65	113	80	104
70	84	57	104	85	108	85	113	65	113	80	104
71	84	57	105	85	108	85	113	65	113	80	104
72	84	57	106	85	108	85	113	65	113	80	104
73	84	57	107	85	108	85	113	65	113	80	104
74	84	57	108	85	108	85	113	65	113	80	104
75	84	57	109	85	108	85	113	65	113	80	104
76	84	57	110	85	108	85	113	65	113	80	104
77	84	57	111	85	108	85	113	65	113	80	104
78	84	57	112	85	108	85	113	65	113	80	104
79	84	57	113	85	108	85	113	65	113	80	104
80	84	57	114	85	108	85	113	65	113	80	104
81	84	57	115	85	108	85	113	65	113	80	104
82	84	57	116	85	108	85	113	65	113	80	104
83	84	57	117	85	108	85	113	65	113	80	104
84	84	57	118	85	108	85	113	65	113	80	104
85	84	57	119	85	108	85	113	65	113	80	104
86	84	57	120	85	108	85	113	65	113	80	104
87	84	57	121	85	108	85	113	65	113	80	104
88	84	57	122	85	108	85	113	65	113	80	104
89	84	57	123	85	108	85	113	65	113	80	104
90	84	57	124	85	108	85	113	65	113	80	104
91	84	57	125	85	108	85	113	65	113	80	104
92	84	57	126	85	108	85	113	65	113	80	104
93	84	57	127	85	108	85	113	65	113	80	104
94	84	57	128	85	108	85	113	65	113	80	104
95	84	57	129	85	108	85	113	65	113	80	104
96	84	57	130	85	108	85	113	65	113	80	104
97	84	57	131	85	108	85	113	65	113	80	104
98	84	57	132	85	108	85	113	65	113	80	104
99	84	57	133	85	108	85	113	65	113	80	104
100	84	57	134	85	108	85	113	65	113	80	104
101	84	57	135	85	108	85	113	65	113	80	104

ORDINARY LIFE

AMERICAN EXPERIENCE

(The Reserve is equivalent to the

RESERVE AT 1

Age at Issue.	55 Years.	56 Years.	57 Years.	58 Years.	59 Years.	60 Years.	61 Years.	62 Years.	63 Years.	64 Years.	65 Years.
20	8758 28	8761 91	8765 29	8773 49	8791 48	8804 29	8816 79	8828 02	8841 01	8853 91	8864 19
21	880 14	768 62	776 91	790 00	802 90	815 48	827 80	839 38	851 88	863 78	875 80
22	761 87	773 26	789 44	801 49	814 12	826 52	838 69	850 76	862 77	874 61	886 30
23	773 62	786 81	799 90	812 68	825 18	837 45	849 61	861 71	873 65	885 35	896 80
24	786 11	798 30	811 18	823 78	836 16	848 40	860 60	872 65	884 25	896 39	907 80
25	796 62	809 41	822 31	834 78	847 14	859 44	871 87	883 81	894 41	904 97	914 39
26	807 96	820 77	833 35	845 61	858 22	870 46	882 30	893 80	904 04	914 19	924 14
27	819 14	831 94	844 42	856 94	869 29	881 34	892 64	903 17	913 42	923 48	933 39
28	830 26	843 96	856 60	869 08	880 12	891 68	902 29	912 61	922 73	932 17	941 57
29	841 42	854 19	866 77	878 96	890 47	901 31	911 76	921 98	931 51	940 29	948 39
30	852 70	865 41	877 72	889 35	900 80	910 85	921 18	930 81	939 86	948 08	956 29
31	863 94	876 42	888 18	899 25	909 91	920 35	930 08	938 01	945 44	952 69	959 80
32	875 05	886 94	898 13	908 91	919 47	929 30	937 32	944 84	951 50	958 08	964 39
33	886 64	896 96	907 58	918 54	928 49	936 61	944 21	951 00	956 00	960 00	964 39
34	896 72	906 76	917 56	927 63	936 64	943 54	950 41	956 00	960 00	963 39	966 39
35	905 89	916 58	926 73	936 04	942 88	948 79	953 00	956 00	959 00	962 39	965 39
36	915 44	925 77	934 79	943 08	949 14	953 00	956 00	959 00	962 39	965 39	968 39
37	924 76	933 80	941 30	948 45	953 00	956 00	959 00	962 39	965 39	968 39	971 39
38	932 85	940 46	947 71	953 00	956 00	959 00	962 39	965 39	968 39	971 39	974 39
39	939 68	946 94	953 00	956 00	959 00	962 39	965 39	968 39	971 39	974 39	977 39
40	946 12	953 00	956 00	959 00	962 39	965 39	968 39	971 39	974 39	977 39	980 39
41	953 00	956 00	959 00	962 39	965 39	968 39	971 39	974 39	977 39	980 39	983 39

RESERVE AT THE END OF

Age at Issue.	55 Years.	56 Years.	57 Years.	58 Years.	59 Years.	60 Years.	61 Years.	62 Years.	63 Years.	64 Years.	65 Years.
20	876 42	887 72	898 40	908 45	918 14	927 03	936 47	945 67	954 48	963 10	971 39
21	886 92	897 67	907 80	917 56	927 11	936 08	945 27	954 08	962 10	969 39	977 39
22	896 91	907 12	916 94	926 57	936 54	945 88	954 71	963 58	972 10	980 39	988 39
23	906 40	916 30	926 01	935 04	943 41	951 32	958 48	966 00	973 39	980 39	987 39
24	915 88	925 41	934 62	941 55	948 91	955 18	961 00	966 00	971 39	976 39	981 39
25	924 79	933 99	941 47	948 49	954 79	960 00	965 00	969 00	973 39	977 39	981 39
26	933 40	940 96	948 04	954 37	960 00	965 00	969 00	973 39	977 39	981 39	985 39
27	940 43	947 67	953 96	959 00	964 00	968 00	972 39	976 39	980 39	984 39	988 39
28	947 08	953 52	958 00	962 39	966 00	969 00	973 39	976 39	980 39	984 39	988 39
29	953 07	958 00	962 39	966 00	969 00	973 39	976 39	980 39	984 39	988 39	992 39
30	958 00	962 39	966 00	969 00	973 39	976 39	980 39	984 39	988 39	992 39	996 39

915

AMERICAN EXPERIENCE 8 PER CENT.

Age at Issue.		RESERVES AT THE END OF											
Net Annual Premiums.		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.		
32	57	66	84	101	85	149	65	135	85	340	43	388	64
33	11	67	44	108	84	156	85	135	85	346	12	392	09
34	25	68	58	104	78	142	82	131	83	361	88	398	78
35	34	69	76	108	68	144	76	124	81	368	09	402	58
36	46	70	28	108	44	147	38	137	85	384	24	412	63
37	57	71	10	110	34	149	87	140	85	370	64	418	88
38	65	72	31	112	81	152	53	154	24	377	22	427	96
39	74	73	83	114	83	155	27	167	74	384	02	436	04
40	81	74	20	116	40	158	10	181	34	391	00	442	95
41	88	75	59	118	54	161	00	195	03	398	17	451	07
42	98	76	04	120	75	163	89	208	83	405	58	459	42
43	103	77	80	123	61	167	05	212	73	413	10	468	00
44	108	78	82	125	82	170	20	216	74	420	86	476	80
45	113	79	83	127	71	173	43	220	85	428	88	486	88
46	118	80	21	130	15	176	75	225	06	437	00	495	10
47	123	81	85	132	66	180	15	229	88	445	37	503	59
48	128	82	88	135	22	183	62	233	79	453	94	514	30
49	133	83	90	137	84	187	17	238	81	462	70	524	23
50	138	84	92	140	51	190	80	242	93	471	64	534	37
51	143	85	80	143	25	194	51	247	65	480	76	544	70
52	148	86	63	146	05	198	80	252	46	489	04	555	22
53	153	87	51	148	91	202	17	257	37	499	46	565	89
54	158	88	43	151	82	206	10	262	35	509	00	576	71
55	163	89	49	154	77	210	08	267	39	518	65	587	67
56	168	90	101	157	76	214	11	272	49	528	39	598	74
57	173	91	94	160	78	218	18	277	61	538	21	609	92
58	178	92	94	163	80	222	23	282	72	548	07	621	18
59	183	93	95	166	82	226	28	287	83	557	96	632	51
60	188	94	111	169	81	230	29	292	89	567	87	643	89
61	193	95	113	172	75	234	25	297	91	577	77	655	30
62	198	96	69	175	66	238	18	302	88	587	64	666	72
63	203	97	57	178	53	242	03	307	77	597	46	678	13
64	208	98	58	181	34	245	82	312	67	607	21	689	51
65	213	99	59	184	09	249	82	317	27	616	86	700	83
66	218	100	60	186	75	253	10	321	83	626	37	712	08
67	223	101	61	189	81	256	58	326	25	635	74	723	24
68	228	102	62	191	79	259	91	330	50	644	92	734	27
69	233	103	62	194	15	263	09	334	55	653	90	745	16
70	238	104	63	196	37	266	08	338	38	662	62	755	89
71	243	105	64	198	43	268	87	341	96	671	07	766	42
72	248	106	64	200	33	271	45	345	28	679	29	776	73
73	253	107	65	202	06	273	79	348	29	688	98	788	82
74	258	108	65	203	61	275	86	350	38	694	39	798	67
75	263	109	66	204	93	277	64	353	29	701	39	808	28
76	268	110	66	206	01	279	09	355	18	709	98	815	70
77	273	111	67	208	80	280	14	356	60	714	17	824	93

Net Premiums and Reserve Values per \$1,000.

TEN-YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 8 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF									
		1 Year.	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
20	88 59	84 10	171 36	261 91	355 88	453 42	554 68	659 80	768 95	882 29	\$1,000
21	88 62	84 08	171 32	261 86	355 83	453 37	554 62	659 75	768 90	882 26	1,000
22	88 64	84 06	171 29	261 82	355 78	453 31	554 56	659 69	768 85	882 23	1,000
23	88 67	84 04	171 26	261 78	355 73	453 25	554 50	659 63	768 80	882 20	1,000
24	88 71	84 03	171 23	261 74	355 67	453 19	554 44	659 57	768 75	882 17	1,000
25	88 74	84 02	171 20	261 69	355 62	453 12	554 36	659 50	768 70	882 15	1,000
26	88 78	83 99	171 16	261 64	355 55	453 05	554 29	659 43	768 64	882 10	1,000
27	88 83	83 97	171 13	261 58	355 48	452 97	554 21	659 35	768 57	882 06	1,000
28	88 88	83 96	171 09	261 52	355 41	452 90	554 12	659 27	768 50	882 01	1,000
29	88 91	83 93	171 04	261 46	355 34	452 80	554 03	659 18	768 42	881 96	1,000
30	88 96	83 91	171 00	261 40	355 26	452 71	553 93	659 08	768 34	881 91	1,000
31	89 02	83 89	170 96	261 34	355 17	452 61	553 83	658 98	768 26	881 86	1,000
32	89 08	83 87	170 90	261 26	355 08	452 51	553 71	658 86	768 14	881 80	1,000
33	89 15	83 83	170 85	261 18	354 98	452 39	553 58	658 74	768 05	881 73	1,000
34	89 22	83 81	170 80	261 10	354 87	452 26	553 45	658 60	767 93	881 66	1,000
35	89 30	83 78	170 74	261 02	354 76	452 13	553 29	658 45	767 80	881 57	1,000
36	89 39	83 74	170 67	260 91	354 62	451 97	553 13	658 29	767 60	881 48	1,000
37	89 49	83 71	170 60	260 80	354 48	451 80	552 94	658 11	767 51	881 38	1,000
38	89 60	83 67	170 51	260 67	354 32	451 61	552 75	657 91	767 34	881 28	1,000
39	89 72	83 63	170 42	260 55	354 16	451 42	552 58	657 70	767 15	881 16	1,000
40	89 86	83 58	170 33	260 41	353 98	451 21	552 30	657 47	766 95	881 02	1,000
41	90 01	83 54	170 24	260 28	353 80	450 99	552 05	657 21	766 72	880 86	1,000
42	90 18	83 49	170 15	260 13	353 60	450 75	551 78	656 93	766 46	880 69	1,000
43	90 36	83 45	170 05	259 98	353 39	450 48	551 47	656 60	766 16	880 50	1,000
44	90 60	83 39	169 94	259 80	353 15	450 18	551 12	656 23	766 83	880 28	1,000
45	90 85	83 34	169 82	259 61	352 88	449 83	550 71	655 80	766 44	880 02	1,000
46	91 14	83 27	169 68	259 38	352 55	449 41	550 23	655 31	766 00	879 73	1,000
47	91 47	83 21	169 53	259 11	352 17	448 93	549 63	654 71	765 50	879 41	1,000
48	91 84	83 12	169 32	258 78	351 71	448 37	549 05	654 10	765 93	879 03	1,000
49	92 26	83 01	169 07	258 39	351 18	447 72	548 32	653 36	765 28	878 62	1,000
50	92 78	82 87	168 78	257 94	350 58	446 99	547 51	652 53	762 55	878 16	1,000
51	93 26	82 71	168 45	257 43	349 90	446 16	546 59	651 60	761 74	877 62	1,000
52	93 84	82 54	168 09	256 86	349 14	445 24	545 56	650 57	760 83	877 08	1,000
53	94 50	82 35	167 57	256 22	348 28	444 20	544 41	649 41	759 82	876 37	1,000
54	95 28	82 12	167 20	255 50	347 33	443 06	543 14	648 13	758 69	876 05	1,000
55	96 04	81 87	166 68	254 70	346 27	441 79	541 73	646 70	757 44	874 88	1,000
56	96 96	81 59	166 10	253 83	345 11	440 37	540 16	645 11	756 04	873 93	1,000
57	97 95	81 29	165 48	252 86	343 82	438 81	538 43	643 35	754 50	872 92	1,000
58	99 07	80 96	164 78	251 79	342 39	437 09	536 51	641 42	752 79	871 81	1,000
59	100 81	80 59	164 01	250 60	340 82	435 19	534 40	639 28	750 89	870 56	1,000
60	101 69	80 19	163 17	249 31	339 10	433 11	532 07	636 90	748 78	869 18	1,000
61	102 22	79 74	162 24	247 90	337 22	430 82	529 50	634 28	746 45	867 65	1,000
62	104 98	79 27	161 25	246 37	335 16	428 31	526 68	631 39	743 86	865 95	1,000
63	106 83	78 75	160 17	244 69	332 90	425 54	523 56	628 13	741 00	864 05	1,000
64	108 92	78 20	158 98	242 65	330 42	422 48	520 10	624 63	737 81	861 95	1,000
65	111 25	77 57	157 66	240 30	327 65	419 09	518 25	620 66	734 27	859 63	1,000

Net Premiums and Reserve Values for \$1,000.

917

15-PREMIUM LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 46.)

Age at Issue	Net Annual Premium.	RESERVE AT THE END OF						
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
20	\$28 34	\$21 55	\$43 87	\$66 90	\$90 95	\$115 78	\$141 52	\$168 19
21	28 75	21 93	44 65	68 19	92 58	117 86	144 05	171 20
22	29 18	22 33	45 46	69 43	94 27	120 00	146 66	174 39
23	29 63	22 74	46 30	70 71	96 00	122 20	149 36	177 49
24	30 09	23 17	47 17	72 03	97 79	124 48	152 13	180 78
25	30 57	23 61	48 06	73 39	99 63	126 82	154 97	184 16
26	31 06	24 05	48 97	74 78	101 52	129 21	157 91	187 64
27	31 57	24 52	49 91	76 22	103 46	131 69	160 98	191 23
28	32 09	25 00	50 88	77 69	105 47	134 23	164 08	194 90
29	32 64	25 49	51 88	79 21	107 53	136 84	167 21	198 68
30	33 20	26 99	52 91	80 78	109 64	139 53	170 49	202 56
31	33 79	26 51	53 97	82 38	111 81	142 29	173 85	206 54
32	34 39	27 05	55 04	84 03	114 04	145 12	177 29	210 61
33	35 02	27 59	56 15	85 72	116 33	148 02	180 82	214 78
34	35 67	28 15	57 30	87 46	118 68	150 96	184 43	219 05
35	36 34	28 74	58 47	89 24	121 08	154 03	188 12	223 42
36	37 04	29 32	59 67	91 05	123 53	157 13	191 90	227 89
37	37 76	29 94	60 89	92 91	126 03	160 31	195 76	232 45
38	38 51	30 55	62 14	94 81	128 60	163 55	199 71	237 11
39	39 30	31 19	63 42	96 76	131 28	166 88	203 74	241 86
40	40 11	31 83	64 74	98 75	133 92	170 27	207 85	246 69
41	40 96	32 50	66 09	100 81	136 67	173 73	212 02	251 59
42	41 85	33 19	67 48	102 89	139 47	177 24	216 25	256 54
43	42 77	33 89	68 88	105 01	142 30	180 79	220 52	261 51
44	43 74	34 60	70 31	107 15	145 16	184 36	224 78	266 47
45	44 76	35 33	71 75	109 32	148 04	187 93	229 04	271 42
46	45 82	36 05	73 21	111 48	150 90	191 48	233 27	276 32
47	46 94	36 79	74 67	113 64	153 78	194 99	237 45	281 18
48	48 12	37 52	76 10	115 76	156 53	198 45	241 57	285 96
49	49 36	38 23	77 50	117 84	159 27	201 85	245 62	290 65
50	50 66	38 93	78 89	119 89	161 98	205 19	249 59	295 34
51	52 03	39 63	80 26	121 92	164 68	208 47	253 47	299 72
52	53 46	40 32	81 61	123 90	167 24	211 66	257 25	304 09
53	55 01	41 00	83 03	125 85	169 77	214 77	260 98	308 32
54	56 68	41 66	84 23	127 74	172 24	217 79	264 47	312 86
55	58 35	42 31	85 49	129 58	174 64	220 71	267 88	316 27
56	60 17	42 94	86 72	131 38	176 95	223 50	271 13	319 96
57	62 11	43 57	87 93	133 12	179 17	226 18	274 24	323 46
58	64 18	44 19	89 10	134 79	181 30	228 71	277 14	326 74
59	66 40	44 78	90 23	136 39	183 31	231 10	279 87	329 76
60	68 77	45 35	91 30	137 90	185 21	233 33	282 38	332 49

NOTE—This table was adopted by the Connecticut Mutual Life Insurance Company, March 23, 1883

Net Premiums and Reserve Values for \$1,000

15-PREMIUM LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue	RESERVES AT THE END OF							
	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
20	\$195 83	\$224 48	\$254 17	\$284 96	\$316 88	\$349 97	\$384 29	\$419 88
21	199 33	228 49	258 71	290 04	322 53	356 21	391 13	427 38
22	202 93	232 61	263 88	295 28	328 34	362 62	398 17	435 04
23	206 66	236 87	268 19	300 66	334 32	368 22	405 41	442 95
24	210 47	241 25	273 14	306 20	340 48	376 01	412 86	451 07
25	214 41	245 74	278 23	311 90	346 80	382 99	420 51	459 23
26	218 45	250 37	283 46	317 75	353 40	390 15	428 37	468 00
27	222 60	255 13	288 84	323 77	360 97	397 51	436 43	476 80
28	226 88	260 02	294 86	329 94	368 82	405 06	444 71	485 83
29	231 27	265 03	300 02	336 27	376 84	412 80	453 19	495 13
30	235 78	270 17	305 82	342 76	381 04	420 73	461 89	504 83
31	240 38	275 45	311 77	349 41	388 42	428 87	470 80	514 30
32	245 11	280 84	317 86	356 22	395 97	437 18	479 91	524 23
33	249 94	286 37	324 09	363 19	403 69	445 68	489 21	534 37
34	254 00	292 02	330 48	370 31	411 58	454 36	498 70	544 70
35	259 96	297 81	336 99	377 58	419 62	463 19	508 37	555 12
36	265 14	303 70	343 63	384 98	427 80	472 18	518 18	565 80
37	270 42	309 72	350 39	392 51	436 12	482 30	528 13	576 71
38	275 81	315 84	357 27	400 15	444 54	490 53	538 20	587 67
39	281 28	322 06	364 24	407 88	453 06	499 86	548 37	598 74
40	286 84	328 36	371 28	415 68	461 64	509 25	558 63	609 32
41	292 47	334 72	378 38	423 53	470 28	518 71	568 96	621 13
42	298 13	341 10	385 50	431 41	478 94	528 20	579 34	632 81
43	303 81	347 49	392 62	439 30	487 62	537 71	589 74	643 80
44	309 48	353 87	399 73	447 16	496 27	547 21	600 15	655 30
45	315 12	360 22	406 81	454 99	504 89	556 68	610 54	666 72
46	320 72	366 51	413 82	462 75	513 44	566 09	620 90	678 13
47	326 25	372 73	420 74	470 42	521 91	575 42	631 19	689 81
48	331 69	378 85	427 56	477 98	530 28	584 65	641 39	700 83
49	337 02	384 85	434 25	485 39	538 47	593 73	651 47	712 00
50	342 24	390 72	440 79	492 65	546 51	602 66	661 42	723 23
51	347 34	396 43	447 16	499 72	554 36	611 40	671 21	734 27
52	352 29	401 98	453 33	506 58	561 99	619 92	680 79	745 16
53	357 06	407 32	459 28	513 19	569 37	628 19	690 15	755 80
54	361 64	412 43	464 97	519 54	576 45	636 17	699 28	766 41
55	366 01	417 31	470 40	525 57	583 22	643 84	708 07	776 73
56	370 16	421 92	475 51	531 26	589 62	651 14	716 56	786 82
57	374 06	426 23	480 28	536 53	595 62	658 06	724 71	796 67
58	377 68	430 21	484 67	541 43	601 19	664 54	732 48	806 23
59	380 98	433 83	488 64	545 21	606 27	670 56	739 89	815 70
60	383 95	437 02	492 14	549 33	610 82	676 10	746 92	824 35

NOTE—This table was adopted by the Connecticut Mutual Life Insurance Company, March 22, 1888.

Net Premiums and Reserve Values for \$1,000

919

FIFTEEN YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF							
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.
22	\$56 49	\$50 78	\$108 45	\$158 09	\$214 77	\$273 58	\$334 61	\$397 95	\$463 68
23	56 53	50 77	108 42	158 05	214 73	273 53	334 55	397 88	463 60
24	56 56	50 76	108 40	158 02	214 69	273 48	334 49	397 81	463 53
25	56 60	50 74	108 38	157 99	214 65	273 43	334 43	397 74	463 44
26	56 64	50 74	108 37	157 96	214 60	273 38	334 37	397 66	463 36
27	56 69	50 73	108 35	157 93	214 56	273 32	334 30	397 59	463 28
28	56 73	50 72	108 32	157 90	214 52	273 26	334 23	397 51	463 19
29	56 78	50 71	108 31	157 86	214 47	273 21	334 16	397 42	463 09
30	56 84	50 70	108 28	157 83	214 43	273 15	334 08	397 33	462 99
31	56 90	50 69	108 25	157 80	214 38	273 08	334 00	397 24	462 88
32	56 97	50 68	108 24	157 77	214 33	273 02	333 93	397 14	462 77
33	57 04	50 67	108 23	157 73	214 28	272 96	333 84	397 04	462 65
34	57 12	50 66	108 20	157 69	214 23	272 88	333 75	396 93	462 52
35	57 21	50 65	108 18	157 66	214 18	272 81	333 65	396 81	462 37
36	57 31	50 64	108 16	157 63	214 13	272 74	333 56	396 68	462 22
37	57 42	50 64	108 15	157 60	214 07	272 66	333 45	396 55	462 07
38	57 54	50 63	108 13	157 56	214 02	272 57	333 34	396 41	461 91
39	57 67	50 63	108 11	157 53	213 96	272 50	333 24	396 28	461 74
40	57 82	50 62	108 10	157 50	213 91	272 42	333 14	396 15	461 58
41	57 99	50 63	108 09	157 48	213 87	272 37	333 04	396 02	461 41
42	58 18	50 63	108 09	157 47	213 85	272 31	332 96	395 89	461 23
43	58 39	50 64	108 11	157 44	213 85	272 28	332 88	395 76	461 04
44	58 64	50 65	108 14	157 51	213 85	272 25	332 80	395 62	460 82
45	58 91	50 69	108 16	157 55	213 86	272 22	332 72	395 45	460 56
46	59 22	50 72	108 22	157 58	213 87	272 18	332 54	395 23	460 24
47	59 57	50 76	108 28	157 62	213 88	272 11	332 43	394 96	459 86
48	59 97	50 79	108 32	157 65	213 85	271 99	332 21	394 63	459 41
49	60 42	50 84	108 37	157 68	213 79	271 84	331 94	394 23	458 87
50	60 92	50 87	108 40	157 63	213 68	271 62	331 60	393 75	458 25
51	61 48	50 89	108 39	157 57	213 52	271 36	331 19	393 19	457 53
52	62 12	50 89	108 37	157 49	213 34	271 04	330 72	392 54	456 71
53	62 32	50 91	108 34	157 38	213 12	270 68	330 18	391 62	456 80
54	63 01	50 91	108 31	157 26	212 87	270 28	329 58	391 02	454 78
55	64 48	50 91	108 26	157 12	212 59	269 80	328 92	390 13	453 66
56	65 45	50 91	108 20	156 95	212 27	269 29	328 18	389 14	452 41
57	66 54	50 91	108 13	156 77	211 92	268 74	327 33	388 06	451 05
58	67 74	50 90	108 06	156 57	211 55	268 13	326 49	386 87	449 55
59	69 07	50 90	102 99	156 37	211 15	267 48	325 54	385 40	447 95
60	70 55	50 90	102 92	156 16	210 72	266 77	324 51	384 21	446 13
61	72 20	50 90	102 85	155 92	210 25	266 01	323 41	382 70	444 25
62	74 02	50 91	102 76	155 67	209 75	265 19	322 19	381 04	442 14

NOTE.—This Table was adopted by the Connecticut Mutual Life Insurance Company, March 23, 1892.

Net Premiums and Reserve Values for \$1,000.

FIFTEEN YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

Age at Issue.	RESERVES AT THE END OF						
	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
20	\$581 91	\$602 74	\$676 28	\$752 66	\$831 98	\$914 38	\$1,000
21	581 88	602 66	676 21	752 59	831 92	914 35	1,000
22	581 75	602 58	676 13	752 51	831 86	914 31	1,000
23	581 66	602 49	676 04	752 43	831 80	914 27	1,000
24	581 57	602 40	675 95	752 35	831 73	914 23	1,000
25	581 46	602 30	675 85	752 26	831 66	914 19	1,000
26	581 38	602 19	675 75	752 17	831 58	914 14	1,000
27	581 28	602 08	675 64	752 06	831 50	914 09	1,000
28	581 16	601 97	675 52	751 96	831 41	914 03	1,000
29	581 05	601 84	675 39	751 88	831 31	913 97	1,000
30	580 92	601 70	675 25	751 70	831 20	913 91	1,000
31	580 78	601 56	675 10	751 56	831 08	913 83	1,000
32	580 68	601 39	674 94	751 40	830 95	913 75	1,000
33	580 47	601 22	674 76	751 24	830 81	913 67	1,000
34	580 30	601 04	674 57	751 06	830 66	913 57	1,000
35	580 13	600 85	674 37	750 86	830 49	913 46	1,000
36	529 94	600 64	674 15	750 65	830 30	913 34	1,000
37	529 76	600 42	673 92	750 41	830 10	913 20	1,000
38	529 54	600 18	673 66	750 15	829 87	913 05	1,000
39	529 38	599 99	673 38	749 86	829 61	912 88	1,000
40	529 10	599 65	673 06	749 58	829 32	912 69	1,000
41	528 84	599 38	672 79	749 16	828 99	912 48	1,000
42	528 54	598 96	672 28	748 74	828 61	912 25	1,000
43	528 19	598 58	671 81	748 26	828 19	911 97	1,000
44	527 77	598 04	671 26	747 71	827 71	911 65	1,000
45	527 29	597 47	670 68	747 08	827 16	911 29	1,000
46	526 72	596 80	669 91	746 37	826 54	910 91	1,000
47	526 07	596 04	669 09	745 56	825 85	910 45	1,000
48	525 30	595 17	668 16	744 64	825 06	909 95	1,000
49	524 48	594 19	667 11	743 61	824 17	909 39	1,000
50	523 46	593 09	665 94	742 46	823 18	908 76	1,000
51	522 37	591 85	664 68	741 18	822 08	908 05	1,000
52	521 16	590 48	663 17	739 75	820 85	907 27	1,000
53	519 52	588 97	661 56	738 17	819 49	906 39	1,000
54	518 38	587 29	659 78	736 42	817 97	905 42	1,000
55	516 71	585 46	657 82	734 48	816 29	904 34	1,000
56	514 98	583 48	655 66	732 34	814 43	903 13	1,000
57	512 99	581 22	653 29	729 98	812 37	901 80	1,000
58	510 86	578 79	650 66	727 37	810 09	900 32	1,000
59	508 58	576 10	647 76	724 48	807 56	898 68	1,000
60	505 95	573 14	644 54	721 26	804 74	896 85	1,000

NOTE.—This Table was adopted by the Connecticut Mutual Life Insurance Company, March 23, 1882.

Net Premiums and Reserve Values per \$1,000.

321

20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 95.)

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF										
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
20	\$28 13	\$16 15	\$32 86	\$50 15	\$68 07	\$86 62	105 84	125 73	146 39	167 67	188 70	212 64
21	29 48	16 46	33 49	51 12	69 38	88 29	107 87	128 14	149 13	170 82	193 39	216 69
22	29 88	16 78	34 14	52 12	70 74	89 01	109 96	130 68	152 02	174 17	197 11	220 86
23	24 20	17 11	34 82	53 15	72 13	91 78	112 13	138 19	154 99	177 59	200 96	225 15
24	24 59	17 45	35 52	54 22	73 57	93 61	114 35	136 82	159 09	181 07	204 88	229 66
25	24 98	17 81	36 24	55 31	75 06	95 49	116 64	138 54	161 21	184 66	208 95	234 09
26	25 39	18 17	36 97	56 44	76 58	97 42	119 00	141 39	164 44	188 36	213 12	238 75
27	25 82	18 55	37 74	57 60	78 15	99 42	121 43	144 20	167 77	192 16	217 40	243 53
28	26 26	18 94	38 52	58 79	79 77	101 47	123 92	147 15	171 19	196 08	221 86	248 43
29	26 71	19 33	39 38	60 02	81 43	103 52	126 48	150 19	174 70	200 07	226 31	253 46
30	27 19	19 74	40 17	61 30	83 14	105 73	129 12	153 31	178 32	204 19	230 94	258 61
31	27 68	20 17	41 08	62 60	84 98	107 98	131 83	156 51	182 02	208 40	235 57	263 88
32	28 19	20 61	41 91	63 93	86 71	110 25	134 62	159 79	185 81	212 71	240 52	269 28
33	28 72	21 05	42 81	65 32	88 57	112 62	137 47	168 15	194 69	217 19	245 49	274 81
34	29 27	21 51	43 75	66 74	90 49	115 08	140 40	166 30	193 69	221 56	250 58	280 46
35	29 85	22 00	44 72	68 20	92 46	117 58	143 40	170 14	197 77	226 31	255 78	286 24
36	30 45	22 48	45 71	69 69	94 47	120 05	146 48	173 76	201 95	231 05	261 10	292 11
37	31 08	22 99	46 72	71 23	96 53	122 68	149 64	177 49	206 23	235 90	266 51	298 09
38	31 74	23 50	47 77	72 81	98 66	125 94	152 88	181 29	210 60	240 89	272 01	304 15
39	32 42	24 04	48 84	74 44	100 85	128 19	156 20	185 19	215 04	245 86	277 66	310 28
40	33 14	24 58	49 95	76 11	103 15	130 92	159 68	189 16	219 55	250 96	283 23	316 44
41	33 90	25 16	51 10	77 35	105 42	133 82	163 08	193 20	224 21	256 10	288 90	322 63
42	34 69	25 75	52 29	79 02	107 78	136 77	166 61	197 30	228 85	261 27	294 58	328 82
43	35 53	26 36	53 50	81 44	110 20	139 78	170 19	201 42	233 50	266 43	300 26	335 00
44	36 42	26 97	54 74	83 29	112 65	142 81	173 77	205 55	239 15	271 59	305 91	341 13
45	37 35	27 62	56 09	85 17	115 13	146 86	177 37	209 57	242 79	276 72	311 52	347 21
46	38 34	28 26	57 28	87 07	117 61	149 90	180 95	213 77	247 38	281 80	317 06	353 20
47	39 39	28 92	58 58	88 97	120 09	151 98	184 51	217 85	251 94	286 53	322 53	359 11
48	40 51	29 58	59 87	90 86	122 55	154 94	188 05	221 87	256 44	291 78	327 91	364 90
49	41 09	30 23	61 15	92 78	124 99	157 98	191 55	225 86	260 88	296 64	333 19	370 57
50	42 95	30 59	62 42	94 61	127 43	160 90	195 02	229 80	265 28	301 44	338 57	376 11
51	44 30	31 54	63 71	96 49	129 87	163 87	198 47	233 70	269 59	306 15	343 43	381 50
52	45 73	32 21	65 01	98 37	131 31	166 82	201 90	237 57	273 85	310 77	348 87	386 74
53	47 26	32 88	66 31	100 27	134 75	169 76	205 30	241 39	278 04	315 68	353 18	391 81
54	48 90	33 56	67 61	102 15	137 19	172 69	208 67	245 15	282 14	319 69	357 85	396 71
55	50 66	34 24	68 92	104 05	139 62	175 62	212 02	249 36	286 17	323 93	362 57	401 39

Norm.—This table was adopted by the Connecticut Mutual Life Insurance Company March 23d, 1882.

Net Premiums and Reserve Values per \$1,000

20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 35.)

Age at Issue.	RESERVE AT THE END OF																		Reserve Values on Paid-up Life Policies per \$1,000.			
	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	Present Age.	Net Single Premium or Reserve.	Present Age.	Net Single Premium or Reserve.									
20	236 35	260 90	286 33	312 68	339 98	368 28	397 57	427 84	459 42	20	339 94	20	656 33									
21	249 84	266 85	291 75	318 58	346 38	375 18	405 02	435 35	468 00	21	339 94	21	678 13									
22	245 46	270 93	297 32	324 65	352 97	382 28	412 68	444 18	476 80	22	339 94	22	689 51									
23	250 21	276 17	303 05	330 89	359 72	389 59	420 53	452 60	485 88	23	339 94	23	700 88									
24	255 10	281 55	308 98	337 29	366 66	397 08	428 59	461 25	495 10	24	339 94	24	713 08									
25	260 12	287 07	314 97	343 86	373 77	404 78	436 85	470 12	504 50	25	339 94	25	723 21									
26	265 28	292 78	321 16	350 59	381 06	412 62	445 32	479 19	514 30	26	339 94	26	734 27									
27	270 56	298 55	327 51	357 49	388 54	420 69	453 92	488 49	524 23	27	339 94	27	745 16									
28	275 99	304 50	334 01	364 56	396 19	428 98	462 85	497 97	534 37	28	339 94	28	755 89									
29	281 54	310 60	340 67	371 80	404 01	437 36	471 89	507 65	544 70	29	339 94	29	766 42									
30	287 23	316 85	347 49	379 19	412 01	445 97	481 12	517 62	555 22	30	339 94	30	776 98									
31	293 06	323 24	354 46	386 75	420 16	454 78	490 51	527 54	566 88	31	339 94	31	786 88									
32	299 02	329 77	361 57	394 45	428 46	463 64	500 09	537 70	576 71	32	339 94	32	796 07									
33	305 11	336 44	368 52	402 30	436 90	472 68	509 69	547 99	587 61	33	339 94	33	806 28									
34	311 84	343 24	376 20	410 27	445 46	481 88	519 45	558 39	596 74	34	339 94	34	815 70									
35	317 68	350 16	383 70	418 39	454 11	491 07	528 31	566 89	604 92	35	339 94	35	824 98									
36	324 13	357 18	391 28	426 48	462 83	500 39	538 24	576 42	614 13	36	339 94	36	834 01									
37	330 67	364 27	398 93	434 69	471 61	509 76	548 28	586 10	623 62	37	339 94	37	842 97									
38	337 28	371 42	406 68	442 94	480 43	519 17	558 25	596 77	634 89	38	339 94	38	851 89									
39	343 94	378 62	414 86	451 28	489 27	528 58	568 28	611 47	650 30	39	339 94	39	860 49									
40	350 63	385 84	422 11	459 51	498 11	538 00	578 31	622 18	666 72	40	339 94	40	869 06									
41	357 34	393 06	429 85	467 78	506 92	547 39	589 30	632 82	678 12	41	339 94	41	877 41									
42	364 03	400 26	437 55	475 99	515 68	556 71	599 24	643 44	688 51	42	339 94	42	886 08									
43	370 70	407 41	445 20	484 15	524 36	565 96	609 10	653 97	700 82	43	339 94	43	893 88									
44	377 31	414 43	452 76	492 20	532 98	575 09	618 84	664 41	712 08	44	339 94	44	901 89									
45	383 84	421 29	460 22	500 15	541 38	584 08	628 45	674 75	723 24	45	339 94	45	909 51									
46	390 28	428 87	467 55	507 94	549 66	592 90	637 89	684 90	734 27	46	339 94	46	917 32									
47	396 62	435 12	474 73	515 55	557 75	601 53	647 14	694 88	745 16	47	339 94	47	924 88									
48	402 81	441 71	481 72	522 96	565 68	609 94	656 16	704 66	755 89	48	339 94	48	932 02									
49	408 85	448 12	488 50	530 15	573 27	618 08	664 92	714 19	766 42	49	339 94	49	938 75									
50	414 73	454 84	495 08	537 10	580 63	625 94	673 40	723 48	776 73	50	339 94	50	945 28									
51	420 43	460 96	501 41	543 77	587 69	633 48	681 56	732 44	786 82	51	339 94	51	951 58									
52	425 96	466 15	507 47	550 14	594 42	640 67	689 36	741 09	796 67	52	339 94	52	957 49									
53	431 27	471 62	513 25	556 18	600 78	647 47	696 78	749 41	806 28	53	339 94	53	962 81									
54	436 86	476 98	518 70	561 84	606 74	653 85	703 78	757 38	815 70	54	339 94	54	966 84									
55	441 19	481 92	523 79	567 10	612 26	659 78	710 39	765 04	824 93	55	339 94	55	970 87									
													1,000 00									

NOTE.—This table was adopted by the Connecticut Mutual Life Insurance Company March 23d, 1882.

TWENTY YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

Age at Issue,	Net Annual Premiums.	RESERVE AT THE END OF									
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
20	\$40.77	\$34.46	\$70.18	\$107.22	\$145.63	\$185.47	\$226.79	\$269.65	\$314.11	\$360.24	\$408.10
21	40.81	34.45	70.17	107.20	145.61	185.44	226.76	269.62	314.08	360.18	408.03
22	40.86	34.45	70.16	107.19	145.60	185.42	226.73	269.59	314.05	360.15	407.97
23	40.90	34.44	70.16	107.18	145.59	185.41	226.71	269.57	313.98	360.13	407.91
24	40.95	34.45	70.16	107.19	145.58	185.40	226.69	269.51	313.94	360.09	407.85
25	41.01	34.45	70.16	107.19	145.58	185.39	226.67	269.49	313.91	359.98	407.79
26	41.07	34.45	70.16	107.19	145.57	185.38	226.65	269.47	313.87	359.93	407.73
27	41.13	34.45	70.17	107.19	145.57	185.38	226.65	269.45	313.84	359.89	407.67
28	41.21	34.46	70.18	107.20	145.59	185.38	226.64	269.43	313.82	359.85	407.62
29	41.28	34.46	70.19	107.21	145.60	185.39	226.64	269.43	313.80	359.82	407.56
30	41.37	34.47	70.21	107.24	145.62	185.41	226.66	269.43	313.79	359.79	407.51
31	41.47	34.49	70.23	107.27	145.65	185.44	226.68	269.45	313.78	359.77	407.47
32	41.57	34.51	70.26	107.30	145.69	185.48	226.72	269.47	313.79	359.75	407.44
33	41.63	34.52	70.29	107.35	145.75	185.54	226.77	269.51	313.81	359.76	407.41
34	41.82	34.55	70.34	107.41	145.83	185.61	226.84	269.57	313.86	359.79	407.42
35	41.97	34.59	70.40	107.50	145.91	185.71	226.93	269.66	313.94	359.85	407.45
36	42.13	34.62	70.47	107.58	146.02	185.82	227.05	269.77	314.04	359.93	407.51
37	42.31	34.67	70.55	107.70	146.15	185.97	227.21	269.93	314.19	360.05	407.59
38	42.52	34.72	70.65	107.82	146.31	186.15	227.41	270.13	314.37	360.20	407.70
39	42.75	34.78	70.76	107.99	146.52	186.39	227.68	270.38	314.60	360.40	407.84
40	43.01	34.85	70.90	108.19	146.77	186.67	227.95	270.67	314.87	360.62	407.98
41	43.31	34.95	71.08	108.44	147.06	187.01	228.30	271.01	315.18	360.86	408.14
42	43.64	35.05	71.28	108.72	147.41	187.38	228.69	271.38	315.50	361.11	408.28
43	44.01	35.18	71.51	109.04	147.79	187.80	229.12	271.78	315.83	361.35	408.41
44	44.43	35.31	71.77	109.38	148.20	188.25	229.56	272.18	316.16	361.58	408.53
45	44.90	35.48	72.05	109.78	148.66	188.73	230.02	272.59	316.50	361.81	408.62
46	45.42	35.64	72.36	110.19	149.13	189.21	230.49	273.00	316.82	362.00	408.68
47	46.01	35.82	72.69	110.61	149.61	189.71	230.96	273.41	317.13	362.20	408.70
48	46.68	36.02	73.02	111.04	150.09	190.21	231.44	273.82	317.44	362.36	408.69
49	47.42	36.21	73.36	111.48	150.59	190.73	231.92	274.24	317.74	362.51	408.66
50	48.24	36.41	73.71	111.94	151.12	191.27	232.44	274.68	318.05	362.66	408.61
51	49.15	36.62	74.10	112.45	151.69	191.87	233.00	275.15	318.40	362.83	408.55
52	50.17	36.85	74.52	113.00	152.32	192.50	233.60	275.67	318.77	363.01	408.49
53	51.30	37.11	74.96	113.59	152.99	193.20	234.27	276.24	319.19	363.21	408.43
54	52.55	37.38	75.45	114.22	153.71	193.96	234.99	276.86	319.64	363.43	408.37
55	53.98	37.68	75.98	114.92	154.52	194.80	235.79	277.54	320.14	363.69	408.33

NOTE.—This table was adopted by the Connecticut Mutual Life Insurance Company, March 23, 1882.

TWENTY YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

Age at Issue.	RESERVE AT THE END OF									
	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	457.76	508.81	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
21	457.83	508.81	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
22	457.83	508.81	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
23	457.83	508.81	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
24	457.83	508.81	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
25	457.41	508.80	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
26	457.83	508.81	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
27	457.83	508.81	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
28	457.83	508.81	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
29	457.11	508.83	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
30	457.03	508.83	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
31	456.97	508.83	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
32	456.91	508.83	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
33	456.86	508.83	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
34	456.84	508.83	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
35	456.84	508.83	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
36	456.85	508.83	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
37	456.88	508.83	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
38	456.93	507.99	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
39	456.99	507.96	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
40	457.06	507.91	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
41	457.08	507.84	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
42	457.12	507.74	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
43	457.18	507.61	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
44	457.10	507.42	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
45	457.04	507.19	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
46	456.92	506.90	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
47	456.77	506.65	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
48	456.56	506.13	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
49	456.31	505.64	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
50	456.08	505.10	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
51	455.71	504.51	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
52	455.37	503.87	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
53	455.02	503.18	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
54	454.64	502.43	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83
55	454.23	501.62	559.83	610.83	661.83	712.83	763.83	814.83	865.83	916.83

NOTE.—This table. was adopted by the Connecticut Mutual Life Insurance Company, March 23, 1882.

Net Premiums and Reserve Values per \$1,000. 225

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3 1/2 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF												
Net Annual Premiums.	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	
13 48	8 19	12 60	19 24	26 11	33 28	40 61	48 24	56 14	64 82	72 78	81 54	
13 77	6 45	13 13	20 04	27 21	34 68	42 31	50 28	58 49	67 00	75 82	84 94	
14 09	6 72	13 68	20 89	28 36	36 08	44 09	52 39	60 95	69 82	78 99	88 49	
14 41	7 01	14 27	21 79	29 57	37 62	45 97	54 59	63 52	72 76	82 32	92 20	
14 75	7 31	14 88	22 72	30 88	39 28	47 92	56 91	66 22	75 65	85 79	96 08	
15 10	7 63	15 52	23 70	32 16	40 91	49 97	59 35	69 04	79 06	89 42	100 13	
15 49	7 96	16 19	24 72	33 54	42 67	52 12	61 89	71 99	82 42	93 28	104 36	
15 88	8 30	16 90	25 79	34 99	44 51	54 38	64 54	75 06	86 94	97 17	108 77	
16 29	8 67	17 63	26 91	36 52	46 45	56 71	67 32	78 29	89 62	101 31	113 38	
16 75	9 04	18 40	28 09	38 11	48 46	59 16	70 23	81 66	93 46	105 65	118 13	
17 19	9 45	19 22	29 33	39 78	50 58	61 74	73 27	85 18	97 46	110 14	123 20	
17 68	9 87	20 08	30 62	41 52	52 80	64 44	76 46	88 86	101 65	114 84	128 49	
18 19	10 31	20 98	31 97	43 36	55 11	67 26	79 74	92 70	106 01	119 74	133 88	
18 73	10 76	21 89	33 39	45 27	57 54	70 19	83 25	96 70	110 57	124 86	139 56	
19 39	11 25	22 88	34 89	47 29	60 08	73 27	86 87	100 90	115 34	130 20	145 48	
19 91	11 76	23 91	36 45	49 39	62 73	76 49	90 67	105 27	120 31	135 76	151 65	
20 55	12 29	24 98	38 07	51 58	65 50	79 84	94 62	109 84	125 48	141 55	158 04	
21 22	12 85	26 10	39 78	53 87	68 40	83 36	98 76	114 60	130 82	147 58	164 67	
21 94	13 49	27 28	41 56	56 27	71 48	87 08	103 07	119 56	136 47	153 79	171 52	
22 70	14 04	28 51	43 48	58 79	74 61	90 87	107 58	124 71	142 28	160 25	178 58	
23 50	14 68	29 80	45 39	61 48	77 92	94 87	112 25	130 06	148 29	166 89	185 83	
24 36	15 36	31 17	47 45	64 19	81 39	99 08	117 11	135 60	154 48	173 71	193 26	
25 20	16 06	32 60	49 59	67 06	84 98	103 34	122 12	141 29	160 82	180 68	200 86	
26 28	16 81	34 08	51 84	70 04	88 70	107 79	127 28	147 12	167 31	187 81	208 51	
27 28	17 57	35 63	54 15	73 18	92 54	112 36	132 54	153 08	173 98	195 08	216 49	
28 36	18 88	37 23	56 55	76 32	96 48	117 03	137 98	159 16	180 68	202 47	224 50	
29 51	19 20	38 89	59 02	79 57	100 50	121 79	143 41	165 34	187 54	209 98	232 51	
30 75	20 07	40 60	61 54	82 89	104 59	126 64	149 00	171 68	194 51	217 58	240 83	
32 07	20 95	42 33	64 10	86 28	108 76	131 57	154 67	178 04	201 56	225 25	249 14	
33 48	21 84	44 08	66 71	89 69	112 99	136 58	160 42	184 49	208 71	233 07	257 53	
34 99	22 74	45 87	69 37	93 19	117 31	141 68	166 27	191 04	215 96	240 96	266 01	
35 59	23 67	47 71	72 09	96 77	121 71	146 87	172 22	197 71	223 30	248 98	274 56	
36 29	24 62	49 59	74 87	100 42	126 19	152 15	178 26	204 47	230 72	256 97	283 16	
40 11	25 60	51 52	77 71	104 18	130 74	157 52	184 38	211 90	238 21	265 07	291 83	
42 06	26 59	53 48	80 59	107 91	135 38	162 95	190 58	218 20	245 76	273 23	300 52	
44 13	27 62	55 47	83 53	111 76	140 08	168 46	196 84	225 15	253 36	281 41	309 21	
46 34	28 65	57 51	86 53	115 66	144 85	174 03	203 15	232 16	261 00	289 59	317 88	
48 71	29 71	59 59	89 58	119 69	149 67	179 65	209 51	239 20	268 64	297 78	326 50	
51 23	30 80	61 71	92 67	123 69	154 53	185 31	215 91	246 24	276 25	305 86	335 03	
53 94	31 89	63 84	95 78	127 68	159 42	190 99	222 20	253 28	283 82	313 99	344 44	
56 83	33 00	66 00	98 99	131 73	164 34	196 67	228 66	260 29	291 30	321 83	352 70	
59 92	34 12	68 17	102 10	135 82	169 26	202 33	234 98	267 11	298 67	329 57	363 81	
63 23	35 29	70 38	105 30	139 91	174 16	207 96	241 22	273 89	306 89	337 19	367 82	
66 78	36 41	72 60	108 48	143 98	179 01	213 49	247 38	280 53	313 12	344 44	375 86	
70 58	37 59	74 80	111 63	147 93	183 77	218 92	253 34	297 01	319 96	352 28	384 05	
74 65	38 69	76 96	114 74	151 92	188 44	224 20	259 19	293 49	327 60	366 03	392 55	

Net Premiums and Reserve Values per \$1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 2 1/2 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF

12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.	21 Years.	22 Years.	23 Years.
590	60599	98109	60119	58180	09140	72151	72163	15174	90187	01199	49222
94	37104	12114	19124	61135	87146	49157	94169	76181	94194	51207	44230
98	30108	44118	99129	76140	94152	47164	87176	68189	28202	80215	70238
102	41112	94123	87135	13146	74158	72171	06183	79196	90210	40224	27238
106	71117	69129	02140	72152	78165	21178	03191	23204	82218	80233	16247
111	19123	51134	89146	54159	07171	98185	28198	97213	04227	51242	34257
115	87127	74139	98152	60165	61179	02192	81206	94221	57236	52251	84267
120	74136	09148	81159	92172	43186	34200	53214	88230	40245	84261	64277
125	88139	66151	88165	59179	58193	94208	78223	96239	53255	46271	71288
131	13144	47159	21172	35186	90201	84217	17232	88248	96265	86282	05299
136	68150	52164	80179	47194	56210	02225	88242	09258	64275	50292	65310
142	42156	84171	65186	88202	49218	50234	87251	52268	59285	90303	49321
148	43163	39178	77194	54210	71227	24244	11261	30279	79296	55314	54332
154	68170	22186	15202	49219	19236	24253	61271	28289	22307	42325	84344
161	19177	30193	81210	70227	98245	49263	35281	49299	88318	50337	52356
167	94184	64201	72219	15236	91254	92278	31291	92310	75329	78348	98368
174	98192	22208	85227	62245	40264	66283	49302	54321	80341	23360	81380
182	17200	02218	22236	72255	52274	57293	87313	37333	04352	85372	78393
189	61208	04228	78245	89265	18284	68304	48324	36344	43364	62384	88405
197	20216	26235	58255	18274	94294	96315	16335	51355	97376	51397	09417
205	10224	68244	52264	62284	92305	41326	04346	80367	63388	50409	37430
213	13233	27253	66274	27295	06316	01337	07358	21379	39400	57421	70442
221	32242	02262	96284	07305	34326	78348	20369	72391	22412	69434	07455
229	65250	99272	39294	00315	74337	57359	48381	29403	10424	89446	49467
238	12259	95281	90304	05326	24348	48370	71392	90415	00436	97458	75480
246	71269	09291	60314	19336	88359	46382	04404	54426	90449	07471	01492
255	41278	34301	35324	41347	46370	47393	39416	17438	76461	10483	16504
264	21287	67311	18334	68358	14381	51404	74427	77450	55473	04495	17516
273	09297	08321	06345	00368	84392	55416	05439	30462	25484	88507	02528
282	04306	58330	98355	34379	55403	56427	30450	74473	81496	47518	65540
291	08316	05340	95365	70390	24414	52438	48462	07485	23507	91530	10551
300	13325	61350	94376	05400	90425	42449	56473	26496	46519	17541	39563
309	26335	21360	98386	37411	49436	20460	48484	26507	51530	27552	59574
318	42344	79370	88396	68421	97446	86471	24495	08518	42541	30563	80585
327	58354	35380	78406	78432	32457	34481	81505	76529	25552	34575	10597
336	71363	88390	58416	82442	52467	68492	26516	39540	11563	49586	59609
345	79373	27400	25426	68452	54477	84502	65527	05551	10574	85598	32621
354	78382	57409	78435	38462	44487	98513	10537	86562	31586	47610	33633
363	66391	70419	13445	98472	31498	19523	71548	91573	81598	40622	65646
372	37400	68428	38455	54482	25508	57534	58560	27585	64610	67635	15659
380	93409	55437	60465	19492	38519	24545	78571	99597	84623	14647	92672
389	40418	41446	94475	06502	84530	28557	38584	12610	28636	91661	11686
397	86427	40455	51485	27518	69541	74569	48596	51623	04649	14675	06700
406	48436	65466	46495	92525	00553	69581	78609	27636	82663	18689	93716
415	87446	30476	87507	05536	83565	96594	51622	59650	46678	27705	75732
424	70456	46487	81518	75549	02578	68607	85636	82665	71694	26721	95748

Net Premiums and Reserve Values for \$1,000, 247 ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3 1/2 PER CENT.

(The Reserve is equivalent to the face of the Policy at the age 96.)

RESERVES AT THE END OF

24 Years.	25 Years.	26 Years.	27 Years.	28 Years.	29 Years.	30 Years.	31 Years.	32 Years.	33 Years.
225 69	\$289 19	\$259 18	\$267 59	\$282 22	\$297 25	\$312 60	\$328 23	\$344 13	\$360 28
234 45	248 52	262 96	277 75	292 28	306 32	324 05	340 04	356 29	372 77
243 65	258 17	273 06	288 29	303 88	319 66	335 76	352 12	368 70	385 49
253 15	268 14	283 47	299 11	315 05	331 27	347 73	364 43	381 83	398 42
262 97	278 41	294 17	310 22	325 55	343 13	359 95	376 97	394 17	411 53
272 10	288 97	305 14	321 59	338 29	355 23	372 38	389 71	407 20	424 81
281 01	299 80	316 37	333 21	350 28	367 56	385 02	402 64	420 39	438 24
290 18	310 89	327 86	345 07	362 48	380 09	397 85	415 74	433 73	451 79
299 12	322 25	339 58	357 15	374 90	392 81	410 85	428 99	447 26	465 44
308 31	333 81	351 53	369 43	387 50	405 70	424 00	442 37	460 77	479 17
317 73	345 61	363 68	381 91	400 27	418 74	437 28	455 85	474 42	492 95
326 37	357 61	376 02	394 55	413 20	431 91	450 66	469 41	488 11	506 75
335 21	369 80	388 52	407 35	426 25	445 19	464 12	483 01	501 83	520 54
344 23	382 15	401 18	420 27	439 41	458 54	477 62	496 64	515 55	534 29
353 43	394 66	413 97	433 31	452 64	471 94	491 17	510 28	529 22	547 97
362 78	407 30	426 86	446 42	465 93	485 38	504 71	523 87	542 89	561 54
371 25	420 04	439 83	459 58	479 25	498 81	518 20	537 39	556 32	574 95
380 82	432 86	452 85	472 77	492 58	512 21	531 63	550 80	569 66	588 19
389 48	445 73	465 91	485 97	505 86	525 53	544 98	564 06	582 83	601 32
398 12	458 64	478 98	499 13	519 08	538 76	558 13	577 16	596 79	614 02
406 93	471 56	492 00	512 23	532 19	551 84	571 14	590 04	608 52	626 62
415 68	484 44	504 96	525 22	545 16	564 75	583 93	602 69	621 05	639 06
424 40	497 24	517 82	538 07	557 96	577 44	596 50	615 15	633 43	651 41
433 04	509 95	530 53	550 75	570 54	589 91	608 84	627 46	645 72	663 74
441 57	522 51	543 07	563 20	582 90	602 18	621 08	639 67	657 99	676 09
450 97	534 89	555 39	575 44	595 08	614 30	633 22	651 87	670 29	688 50
459 19	547 07	567 49	587 48	607 08	626 36	645 35	664 12	682 66	700 97
468 20	559 02	579 40	599 39	619 04	638 41	657 64	676 45	695 11	713 53
476 99	570 79	591 19	611 24	631 01	650 53	669 82	688 87	707 67	726 05
485 61	582 44	602 92	623 11	643 05	662 76	682 21	701 41	720 19	738 59
494 12	594 06	614 70	635 09	655 23	675 12	694 75	713 95	732 78	751 26
502 61	605 73	626 59	647 21	667 56	687 64	707 29	726 54	745 47	764 27
511 17	617 54	638 66	659 50	680 07	700 19	719 91	739 80	758 66	777 77
519 89	629 53	650 90	671 99	692 63	712 84	732 72	752 46	772 16	791 52
528 80	641 73	663 38	684 55	705 29	725 70	745 96	766 17	786 14	805 51
537 94	654 18	675 93	697 24	718 20	739 02	759 78	780 30	800 20	819 04
546 35	666 73	688 64	710 20	731 61	752 96	774 08	794 52	813 91	832 17
555 90	679 46	701 65	723 69	745 68	767 40	788 45	808 42	827 22	845 37
564 65	692 52	715 23	737 89	760 27	781 99	802 58	821 96	840 64	858 99
573 75	706 13	729 56	752 66	775 06	796 23	816 27	835 57	854 51	872 18
582 50	720 65	744 51	767 55	789 57	810 22	830 18	849 72	867 97	887 57
591 12	735 79	759 72	782 88	803 74	824 35	844 59	863 46	878 87	893 53
600 45	751 29	774 70	796 81	818 16	839 10	858 64	874 09	889 55	902 95
609 14	766 46	789 38	811 51	833 22	853 47	870 01	885 52	899 41	906 00
618 64	781 43	804 39	826 91	847 93	865 09	881 20	895 61	1000 00	.....
627 90	796 75	820 16	842 00	859 83	876 56	891 53	1000 00	.....	.....

928 Net Premiums and Reserve Values per \$1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 31½ PER CENT.

(The Reserve is equivalent to the face of the Policy at the age 90.)

RESERVES AT THE END OF											
Age at Issue.	34 Years.	35 Years.	36 Years.	37 Years.	38 Years.	39 Years.	40 Years.	41 Years.	42 Years.	43 Years.	44 Years.
20	3376 66	3393 24	3409 99	3426 89	3443 92	3461 05	3478 23	3495 45	3512 67	3529 89	3546 11
21	3389 46	406 32	423 32	440 46	457 69	474 90	492 31	509 68	526 32	544 11	561 33
22	402 46	419 58	436 82	454 17	471 57	489 01	506 45	523 86	541 18	558 49	576 11
23	415 65	433 01	450 47	468 00	485 56	503 11	520 49	538 08	555 48	573 18	590 49
24	429 01	446 50	464 25	481 98	499 60	517 25	534 82	552 29	569 61	587 18	604 49
25	442 52	460 30	478 11	495 92	513 69	531 40	549 00	566 44	583 71	600 49	617 11
26	456 15	474 10	492 04	509 95	527 79	545 53	563 11	580 51	597 68	614 49	631 11
27	469 88	487 97	506 02	524 01	541 88	559 61	577 14	594 45	611 48	628 11	644 49
28	483 68	501 89	520 02	538 05	555 92	573 60	591 06	608 23	625 10	641 49	658 11
29	497 53	515 83	534 01	552 04	569 88	587 48	604 80	621 82	638 49	654 11	671 11
30	511 41	529 76	547 95	565 95	583 71	601 20	618 37	635 19	651 64	667 11	684 11
31	525 27	543 64	561 81	579 75	597 39	614 73	631 71	648 32	664 57	680 11	696 11
32	539 09	557 44	575 56	593 38	610 89	628 04	644 81	661 23	677 32	693 11	709 11
33	552 83	571 14	589 15	606 84	624 16	641 11	657 70	673 96	689 96	705 11	721 11
34	566 47	584 68	602 56	620 68	637 21	653 98	670 42	686 58	702 52	718 11	734 11
35	579 95	598 04	615 75	633 08	650 04	666 67	683 02	699 14	715 06	730 11	746 11
36	593 25	611 18	628 71	645 87	662 70	679 25	695 55	711 67	727 58	743 11	759 11
37	606 34	624 09	641 47	658 50	675 25	691 77	708 08	724 19	740 10	755 11	771 11
38	619 20	636 80	654 06	671 08	687 75	704 28	720 60	736 72	752 63	768 11	783 11
39	631 86	649 35	666 55	683 51	700 25	716 80	733 14	749 26	765 08	780 11	796 11
40	644 36	661 80	679 00	695 98	712 77	729 34	745 69	761 68	777 36	792 11	808 11
41	656 77	674 22	691 46	708 49	725 31	741 90	758 14	774 04	789 68	805 11	820 11
42	669 14	686 65	703 94	721 02	737 88	754 86	770 52	786 40	802 18	817 11	833 11
43	681 53	699 11	716 47	733 60	750 35	766 77	782 92	798 95	814 95	830 11	846 11
44	693 97	711 62	729 04	746 09	762 79	779 21	795 52	811 79	827 86	843 11	859 11
45	706 47	724 20	741 55	758 54	775 26	791 86	808 42	824 78	840 65	856 11	872 11
46	719 08	736 71	754 02	771 05	787 96	804 83	821 50	837 67	852 98	867 11	883 11
47	731 55	749 21	766 57	783 81	801 01	818 01	834 49	850 10	864 81	879 11	895 11
48	744 07	761 79	779 38	796 94	814 28	831 10	847 08	862 05	876 54	890 11	906 11
49	756 69	774 66	792 59	810 31	827 49	843 76	859 09	873 90	888 42	901 11	917 11
50	769 63	787 96	806 07	823 64	840 27	855 95	871 08	885 93	899 78	911 11	927 11
51	783 03	801 56	819 53	836 55	852 60	868 08	883 27	897 45	909 02	919 11	935 11
52	796 75	815 16	832 59	849 02	864 88	880 44	894 96	906 82	917 94	927 11	943 11
53	810 49	828 37	845 21	861 47	877 43	892 31	904 46	915 87	926 07	936 11	952 11
54	823 86	841 14	857 83	874 20	889 48	901 95	913 66	924 13	934 00	944 11	960 11
55	836 80	853 95	870 77	886 46	899 27	911 30	922 06	932 00	942 00	952 11	968 11
56	849 80	867 10	883 24	896 41	908 78	919 84	930 00	940 00	950 00	960 11	976 11
57	863 18	879 79	893 86	906 09	917 48	928 00	938 00	948 00	958 00	968 11	984 11
58	876 11	890 09	903 21	914 95	925 00	935 00	945 00	955 00	965 00	975 11	991 11
59	886 60	900 14	912 25	923 00	933 00	943 00	953 00	963 00	973 00	983 11	1000 11
60	896 85	909 36	921 00	931 00	941 00	951 00	961 00	971 00	981 00	991 11	1000 11
61	906 26	918 00	928 00	938 00	948 00	958 00	968 00	978 00	988 00	998 11	1000 11
62	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00

(The Reserve is equivalent to the face of the Policy at age 98.)

RESERVES AT THE END OF

[illegible]

Net Premiums and Reserve Values for \$1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3 1/2 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF										
	55 Years.	56 Years.	57 Years.	58 Years.	59 Years.	60 Years.	61 Years.	62 Years.	63 Years.	64 Years.	65 Years.
20	\$120 96	\$125 14	\$129 16	\$133 00	\$137 68	\$140 17	\$143 37	\$146 30	\$149 01	\$151 52	\$154 00
21	125 46	127 59	131 63	135 29	138 88	141 14	143 15	145 95	148 68	151 28	153 80
22	130 96	132 98	136 83	140 49	143 88	145 95	147 88	149 62	151 28	152 88	154 40
23	136 38	138 30	142 05	145 51	148 69	150 62	152 52	154 29	155 98	157 60	159 15
24	140 69	142 54	146 09	149 37	152 43	155 40	157 32	159 12	160 83	162 48	164 08
25	145 95	147 81	151 98	155 14	158 20	161 23	163 11	164 90	166 63	168 31	169 95
26	150 04	151 92	156 38	159 94	163 08	166 05	167 94	169 70	171 43	173 12	174 78
27	154 09	156 05	160 82	164 86	168 94	171 83	173 64	175 36	177 03	178 68	180 30
28	158 04	160 23	165 58	169 76	173 56	176 87	178 69	180 41	182 09	183 75	185 38
29	162 78	165 22	171 53	175 43	179 65	182 17	184 28	186 20	188 03	189 78	191 50
30	167 30	170 23	177 25	181 58	186 21	189 43	191 43	193 40	195 33	197 22	199 08
31	171 86	175 00	182 45	187 19	192 51	195 82	197 89	199 83	201 73	203 60	205 45
32	176 39	180 26	188 12	193 55	199 77	203 24	205 79	208 23	210 65	212 55	214 43
33	180 91	185 28	193 54	199 88	206 45	210 09	212 79	215 45	218 09	220 00	221 90
34	185 48	190 47	199 93	206 63	213 36	216 55	219 88	222 40	224 93	227 00	229 05
35	190 03	195 93	205 74	212 57	219 86	223 26	226 00	228 60	231 18	233 35	235 50
36	194 67	200 91	211 14	218 14	225 64	229 00	231 80	234 50	237 10	239 60	242 10
37	199 32	206 07	216 77	224 06	231 86	235 60	238 80	241 90	244 50	247 00	249 50
38	203 97	211 15	222 44	230 24	238 44	242 60	245 80	248 90	251 50	254 00	256 50
39	208 62	216 33	228 22	236 62	245 42	250 00	253 60	257 20	260 30	263 30	266 30
40	213 27	221 52	234 00	243 00	252 40	257 60	261 60	265 60	269 00	272 00	275 00
41	217 92	226 72	239 80	249 40	259 60	265 20	270 00	274 40	278 40	282 00	285 60

Age at Issue.	RESERVES AT THE END OF										
	66 Years.	67 Years.	68 Years.	69 Years.	70 Years.	71 Years.	72 Years.	73 Years.	74 Years.	75 Years.	76 Years.
20	\$866 69	\$878 77	\$890 20	\$900 98	\$911 38	\$921 59	\$931 11	\$938 88	\$946 18	\$952 71	1000 00
21	878 01	889 52	900 36	910 83	921 10	930 68	938 50	945 84	952 41	959 00	1000 00
22	888 80	899 72	910 25	920 59	930 23	938 10	945 49	952 10	958 80	965 40	1000 00
23	899 04	909 64	920 05	929 76	937 68	945 12	951 78	958 00	964 40	970 80	1000 00
24	909 00	919 48	929 26	937 24	944 74	951 44	958 00	964 40	970 80	977 20	1000 00
25	918 89	928 74	936 78	944 33	951 08	957 60	964 00	970 40	976 80	983 20	1000 00
26	928 19	936 30	943 90	950 70	957 00	963 80	970 00	976 40	982 80	989 20	1000 00
27	936 78	943 45	950 31	956 00	962 00	968 00	974 00	980 00	986 00	992 00	1000 00
28	942 96	949 89	956 00	962 00	968 00	974 00	980 00	986 00	992 00	998 00	1000 00
29	949 45	956 00	962 00	968 00	974 00	980 00	986 00	992 00	998 00	1000 00	1000 00
30	956 00	962 00	968 00	974 00	980 00	986 00	992 00	998 00	1000 00	1000 00	1000 00

Net Premiums and Reserve Values per \$1,000 931

10-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3 1/2 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age.	Net Annual Premiums	RESERVES AT THE END OF									
		1 Year.	2 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.
33	84 28	\$27 84	\$56 88	\$87 08	\$118 49	\$151 27	\$185 42	\$221 00	\$258 69	\$296 74	\$337 01
34	84 77	28 35	57 88	88 65	120 69	154 08	188 86	225 11	262 88	302 25	343 28
35	85 33	28 89	58 98	90 32	122 97	156 99	192 43	229 36	267 84	307 98	349 72
36	86 91	29 44	60 11	92 05	125 31	160 00	196 12	233 75	272 97	313 88	356 48
37	86 51	30 02	61 28	93 85	127 77	163 11	199 93	236 29	278 28	319 95	363 39
38	87 18	30 61	62 49	95 70	130 29	166 33	203 87	243 00	283 77	326 98	370 58
39	87 78	31 22	63 74	97 62	132 90	169 65	207 95	247 85	289 43	332 77	377 91
40	88 45	31 85	65 04	99 59	135 59	173 09	212 16	252 87	295 29	339 50	385 60
41	89 14	32 52	66 38	101 64	138 37	176 64	216 51	256 04	301 34	346 45	393 42
42	89 86	33 19	67 75	103 75	141 25	180 30	220 99	263 39	307 58	353 63	401 62
43	40 61	33 89	69 18	105 94	144 21	184 08	225 63	268 91	314 02	361 08	410 02
44	41 38	34 62	70 68	108 19	147 27	187 99	230 41	274 60	320 65	368 65	418 69
45	42 19	35 36	72 17	110 50	150 48	192 01	235 83	280 46	327 49	376 51	427 62
46	43 02	36 12	73 73	112 90	153 68	196 16	240 40	285 50	334 59	384 69	436 81
47	43 88	36 91	75 35	115 36	157 08	200 42	245 62	292 70	341 78	392 98	446 28
48	44 78	37 73	77 01	117 90	160 47	204 81	250 98	299 09	349 23	401 50	456 08
49	45 70	38 57	78 71	120 50	164 00	209 30	256 49	305 65	356 89	410 30	466 08
50	46 67	39 43	80 46	123 17	167 63	213 93	262 15	312 40	364 75	419 34	476 25
51	47 67	40 31	82 25	125 91	171 35	218 67	267 96	319 31	372 82	428 59	486 77
52	48 70	41 22	84 09	128 72	175 18	223 55	273 92	326 39	381 07	438 02	497 52
53	49 78	42 14	85 98	131 61	179 10	228 58	280 01	333 63	389 50	447 74	508 42
54	50 89	43 10	87 98	134 58	183 11	233 64	286 24	341 02	398 10	457 60	519 62
55	52 05	44 07	89 91	137 60	187 21	238 84	292 58	348 54	406 84	467 62	531 04
56	53 26	45 08	91 94	140 69	191 38	244 13	299 02	356 17	415 71	477 78	542 58
57	54 51	46 09	94 01	143 82	195 61	249 49	305 54	363 89	424 67	488 07	554 32
58	55 82	47 13	96 10	146 99	199 90	254 90	312 11	371 66	433 72	498 48	566 12
59	57 18	48 17	98 21	150 19	204 19	260 32	318 70	379 48	442 84	508 97	578 12
60	58 59	49 23	100 34	153 40	208 50	265 76	325 32	387 34	452 00	519 54	590 22
61	60 07	50 29	102 45	156 58	212 73	271 18	331 93	395 19	461 18	530 15	602 32
62	61 60	51 32	104 54	159 74	217 04	276 58	338 51	403 08	470 36	540 79	614 62
63	63 20	52 35	106 61	162 87	221 27	281 94	345 06	410 83	479 52	551 42	626 92
64	64 87	53 37	108 66	166 98	225 45	287 25	351 54	418 58	489 64	562 05	639 22
65	66 60	54 38	110 69	169 04	229 58	292 48	357 35	426 26	497 69	572 69	651 52
66	68 41	55 37	112 65	172 03	233 63	297 63	364 27	433 89	506 61	583 14	663 82
67	70 29	56 34	114 62	174 98	237 59	302 67	370 45	441 26	515 45	593 54	676 02
68	72 26	57 28	116 51	177 83	241 45	307 57	376 49	448 58	524 12	603 81	688 22
69	74 32	58 19	118 33	180 60	245 18	312 32	382 33	455 60	532 62	613 62	690 32
70	76 47	59 07	120 70	183 26	248 77	316 89	387 97	462 48	540 85	623 83	712 72
71	79 72	59 92	121 79	185 79	252 18	321 24	393 38	469 05	548 84	633 81	724 62
72	81 09	60 71	123 87	188 18	255 39	325 37	398 51	475 38	556 52	642 92	735 66
73	83 59	61 46	124 85	190 40	258 41	329 23	403 32	481 25	563 85	652 01	746 66
74	86 22	62 15	126 22	192 46	261 19	332 79	407 79	486 85	570 81	660 77	758 13
75	89 00	62 78	127 43	194 54	263 71	336 03	411 88	491 98	577 33	669 14	769 04
76	91 94	63 37	128 61	196 00	265 94	339 91	415 58	496 68	583 37	677 10	779 12
77	95 07	63 87	129 57	197 42	267 84	341 35	418 70	500 88	588 90	684 65	790 13
78	98 39	64 28	130 35	198 55	269 35	343 84	421 31	504 35	593 89	691 80	800 46

Net Premiums and Reserve Values per \$1,000.

TEN YEAR ENDOWMENT POL

AMERICAN REPRESENTATIVES IN PRISON[illegible]

Net Premiums and Reserve Values for \$1,000, 1933

15-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3 1/2 PER CENT.

The Reserve is Equivalent to the Face of the Policy at age 96.)

Net Annual Premiums.	RESERVES AT THE END OF						
	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
15	116 15	127 46	137 37	148 07	159 62	172 06	185 41
16	117 12	128 53	138 52	149 64	161 63	174 52	188 84
17	118 52	130 08	140 26	151 28	163 71	177 06	191 37
18	119 38	131 30	141 86	152 97	165 86	179 70	194 50
19	120 33	132 54	143 26	154 72	168 09	182 42	197 54
20	121 36	134 41	145 50	156 52	170 89	185 28	201 89
21	122 21	135 54	147 50	158 39	173 76	188 14	205 54
22	123 21	136 48	149 38	160 31	176 22	191 14	209 54
23	124 21	137 41	151 38	162 31	178 76	194 28	213 58
24	125 21	138 35	153 38	164 36	181 87	197 48	217 58
25	126 24	139 30	155 38	166 48	184 06	200 72	221 49
26	127 24	140 24	157 38	168 67	186 85	204 12	225 58
27	128 24	141 19	159 38	170 62	189 71	207 64	229 52
28	129 24	142 17	161 38	172 64	192 66	211 20	233 98
29	130 24	143 17	163 38	174 68	195 69	214 90	237 80
30	131 24	144 17	165 38	176 68	198 81	218 69	241 80
31	132 24	145 17	167 38	178 68	201 99	222 58	245 81
32	133 24	146 17	169 38	180 68	204 99	226 58	249 81
33	134 24	147 17	171 38	182 68	207 99	230 58	253 81
34	135 24	148 17	173 38	184 68	210 99	234 58	257 81
35	136 24	149 17	175 38	186 68	213 99	238 58	261 81
36	137 24	150 17	177 38	188 68	216 99	242 58	265 81
37	138 24	151 17	179 38	190 68	219 99	246 58	269 81
38	139 24	152 17	181 38	192 68	222 99	250 58	273 81
39	140 24	153 17	183 38	194 68	225 99	254 58	277 81
40	141 24	154 17	185 38	196 68	228 99	258 58	281 81
41	142 24	155 17	187 38	198 68	231 99	262 58	285 81
42	143 24	156 17	189 38	200 68	234 99	266 58	289 81
43	144 24	157 17	191 38	202 68	237 99	270 58	293 81
44	145 24	158 17	193 38	204 68	240 99	274 58	297 81
45	146 24	159 17	195 38	206 68	243 99	278 58	301 81
46	147 24	160 17	197 38	208 68	246 99	282 58	305 81
47	148 24	161 17	199 38	210 68	249 99	286 58	309 81
48	149 24	162 17	201 38	212 68	252 99	290 58	313 81
49	150 24	163 17	203 38	214 68	255 99	294 58	317 81
50	151 24	164 17	205 38	216 68	258 99	298 58	321 81
51	152 24	165 17	207 38	218 68	261 99	302 58	325 81
52	153 24	166 17	209 38	220 68	264 99	306 58	329 81
53	154 24	167 17	211 38	222 68	267 99	310 58	333 81
54	155 24	168 17	213 38	224 68	270 99	314 58	337 81
55	156 24	169 17	215 38	226 68	273 99	318 58	341 81
56	157 24	170 17	217 38	228 68	276 99	322 58	345 81
57	158 24	171 17	219 38	230 68	279 99	326 58	349 81
58	159 24	172 17	221 38	232 68	282 99	330 58	353 81
59	160 24	173 17	223 38	234 68	285 99	334 58	357 81
60	161 24	174 17	225 38	236 68	288 99	338 58	361 81
61	162 24	175 17	227 38	238 68	291 99	342 58	365 81
62	163 24	176 17	229 38	240 68	294 99	346 58	369 81
63	164 24	177 17	231 38	242 68	297 99	350 58	373 81
64	165 24	178 17	233 38	244 68	300 99	354 58	377 81
65	166 24	179 17	235 38	246 68	303 99	358 58	381 81
66	167 24	180 17	237 38	248 68	306 99	362 58	385 81
67	168 24	181 17	239 38	250 68	309 99	366 58	389 81
68	169 24	182 17	241 38	252 68	312 99	370 58	393 81
69	170 24	183 17	243 38	254 68	315 99	374 58	397 81
70	171 24	184 17	245 38	256 68	318 99	378 58	401 81
71	172 24	185 17	247 38	258 68	321 99	382 58	405 81
72	173 24	186 17	249 38	260 68	324 99	386 58	409 81
73	174 24	187 17	251 38	262 68	327 99	390 58	413 81
74	175 24	188 17	253 38	264 68	330 99	394 58	417 81
75	176 24	189 17	255 38	266 68	333 99	398 58	421 81
76	177 24	190 17	257 38	268 68	336 99	402 58	425 81
77	178 24	191 17	259 38	270 68	339 99	406 58	429 81
78	179 24	192 17	261 38	272 68	342 99	410 58	433 81
79	180 24	193 17	263 38	274 68	345 99	414 58	437 81
80	181 24	194 17	265 38	276 68	348 99	418 58	441 81
81	182 24	195 17	267 38	278 68	351 99	422 58	445 81
82	183 24	196 17	269 38	280 68	354 99	426 58	449 81
83	184 24	197 17	271 38	282 68	357 99	430 58	453 81
84	185 24	198 17	273 38	284 68	360 99	434 58	457 81
85	186 24	199 17	275 38	286 68	363 99	438 58	461 81
86	187 24	200 17	277 38	288 68	366 99	442 58	465 81
87	188 24	201 17	279 38	290 68	369 99	446 58	469 81
88	189 24	202 17	281 38	292 68	372 99	450 58	473 81
89	190 24	203 17	283 38	294 68	375 99	454 58	477 81
90	191 24	204 17	285 38	296 68	378 99	458 58	481 81
91	192 24	205 17	287 38	298 68	381 99	462 58	485 81
92	193 24	206 17	289 38	300 68	384 99	466 58	489 81
93	194 24	207 17	291 38	302 68	387 99	470 58	493 81
94	195 24	208 17	293 38	304 68	390 99	474 58	497 81
95	196 24	209 17	295 38	306 68	393 99	478 58	501 81
96	197 24	210 17	297 38	308 68	396 99	482 58	505 81
97	198 24	211 17	299 38	310 68	399 99	486 58	509 81
98	199 24	212 17	301 38	312 68	402 99	490 58	513 81
99	200 24	213 17	303 38	314 68	405 99	494 58	517 81
100	201 24	214 17	305 38	316 68	408 99	498 58	521 81
101	202 24	215 17	307 38	318 68	411 99	502 58	525 81
102	203 24	216 17	309 38	320 68	414 99	506 58	529 81
103	204 24	217 17	311 38	322 68	417 99	510 58	533 81
104	205 24	218 17	313 38	324 68	420 99	514 58	537 81
105	206 24	219 17	315 38	326 68	423 99	518 58	541 81
106	207 24	220 17	317 38	328 68	426 99	522 58	545 81
107	208 24	221 17	319 38	330 68	429 99	526 58	549 81
108	209 24	222 17	321 38	332 68	432 99	530 58	553 81
109	210 24	223 17	323 38	334 68	435 99	534 58	557 81
110	211 24	224 17	325 38	336 68	438 99	538 58	561 81
111	212 24	225 17	327 38	338 68	441 99	542 58	565 81
112	213 24	226 17	329 38	340 68	444 99	546 58	569 81
113	214 24	227 17	331 38	342 68	447 99	550 58	573 81
114	215 24	228 17	333 38	344 68	450 99	554 58	577 81
115	216 24	229 17	335 38	346 68	453 99	558 58	581 81
116	217 24	230 17	337 38	348 68	456 99	562 58	585 81
117	218 24	231 17	339 38	350 68	459 99	566 58	589 81
118	219 24	232 17	341 38	352 68	462 99	570 58	593 81
119	220 24	233 17	343 38	354 68	465 99	574 58	597 81
120	221 24	234 17	345 38	356 68	468 99	578 58	601 81
121	222 24	235 17	347 38	358 68	471 99	582 58	605 81
122	223 24	236 17	349 38	360 68	474 99	586 58	609 81
123	224 24	237 17	351 38	362 68	477 99	590 58	613 81
124	225 24	238 17	353 38	364 68	480 99	594 58	617 81
125	2						

Net Premiums and Reserve Values for \$1,000.

15-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE $3\frac{1}{2}$ PER CENT.

(The Reserve is Equivalent to the Face of the Policy at age 90.)

RESERVES AT THE END OF

8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
\$169 78 173 14 176 67 180 92 184 10 188 00 192 02 196 17 200 46 204 87 209 48 214 11 218 92 223 87 228 96 234 18 239 54 245 05 250 64 256 36 262 22 268 16 274 16 280 18 286 28 292 27 298 30 304 27 310 18 316 01 321 78 327 36 332 84 338 18 343 32 348 28 353 01 357 54 361 78 366 66 369 22 372 41 375 16 377 41 379 14 380 36	\$195 05 198 96 203 01 207 20 211 54 216 00 220 62 225 38 230 29 235 35 240 56 245 93 251 43 257 10 262 92 268 89 275 01 281 28 287 67 294 20 300 83 307 54 314 31 321 12 327 94 334 76 341 54 348 28 354 93 361 49 367 94 374 26 380 42 386 39 392 15 397 69 402 96 407 95 412 61 416 90 420 78 424 21 427 12 429 46 431 26 432 57	\$221 41 226 85 230 44 235 20 240 10 245 16 250 89 255 78 261 85 267 07 272 96 279 03 285 26 291 66 298 24 304 88 311 89 318 94 326 14 333 47 340 90 348 41 355 97 363 57 371 19 378 79 386 36 393 87 401 80 408 62 415 82 422 86 429 72 436 87 443 79 448 95 454 80 460 82 465 46 470 18 474 44 478 16 481 81 483 88 485 91 487 48	\$248 85 253 85 259 91 264 88 269 54 275 52 281 38 287 43 293 66 300 08 306 68 313 47 320 45 327 63 334 98 342 52 350 29 358 10 366 12 374 26 382 50 390 82 399 20 407 63 416 06 424 49 432 87 441 19 449 48 457 56 465 54 473 36 480 98 488 88 495 51 502 36 508 86 516 00 520 72 525 97 530 71 534 88 538 47 541 50 544 02 546 08	\$277 45 283 00 288 75 294 63 300 82 307 12 313 65 320 38 327 31 334 44 341 78 349 35 357 09 365 05 373 21 381 57 390 10 398 81 407 66 416 63 425 71 434 88 444 11 453 39 462 68 471 96 481 21 490 41 499 51 508 50 517 34 526 01 534 47 542 71 550 66 558 30 566 58 572 47 578 93 584 89 590 32 595 20 599 55 603 39 608 78 609 68	\$307 22 313 37 319 72 326 28 333 06 340 05 347 26 354 68 362 35 370 21 378 42 386 65 395 21 404 00 412 99 422 19 431 58 441 14 450 84 460 69 470 64 480 70 490 82 500 99 511 19 521 39 531 57 541 70 551 75 561 68 571 48 581 11 590 54 599 74 608 66 617 26 625 52 633 58 640 81 647 16 654 24 660 28 665 86 670 89 675 55 679 77	\$338 24 345 00 351 99 359 20 366 65 374 33 382 26 390 40 398 81 407 47 416 37 425 52 434 91 444 54 454 40 464 47 474 74 485 18 495 78 506 53 517 41 528 39 539 46 550 60 561 77 572 97 584 16 595 32 606 41 617 41 628 30 639 05 649 61 659 96 670 07 679 89 689 39 698 54 707 32 715 72 723 75 731 44 738 79 745 81 752 49 758 80	\$370 85 377 87 385 11 392 58 400 27 408 18 416 30 424 53 432 87 441 41 449 48 457 56 465 54 473 36 480 98 488 88 495 51 502 36 508 86 516 00 520 72 525 97 530 71 534 88 538 47 541 50 544 02 546 08

Net Premiums and Reserve Values per \$1,000.935

FIFTEEN YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE $3\frac{1}{2}$ PER CENT.

	Net Annual Premiums.	RESERVES AT THE END OF						
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
33	\$54 44	\$48 92	\$99 90	\$153 05	\$208 45	\$268 21	\$326 43	\$389 23
34	54 47	48 91	99 88	153 01	208 40	268 16	326 37	389 17
35	54 51	48 90	99 86	152 98	208 37	268 11	326 31	389 10
36	54 55	48 88	99 84	152 96	208 33	268 06	326 26	389 03
37	54 59	48 86	99 83	152 93	208 29	268 01	326 19	388 96
38	54 63	48 87	99 81	152 90	208 25	268 96	326 13	388 88
39	54 68	48 86	99 79	152 87	208 20	268 90	326 06	388 80
40	54 73	48 85	99 77	152 84	208 16	268 84	326 99	388 72
41	54 79	48 85	99 75	152 81	208 12	268 79	326 92	388 63
42	54 85	48 83	99 72	152 78	208 07	268 73	326 84	388 54
43	54 92	48 83	99 71	152 75	208 03	268 68	326 77	388 45
44	54 99	48 82	99 70	152 72	207 98	268 63	326 69	388 36
45	55 07	48 81	99 67	152 68	207 93	268 54	326 60	388 25
46	55 16	48 80	99 65	152 65	207 89	268 47	326 51	388 13
47	55 26	48 79	99 64	152 62	207 85	268 40	326 42	388 01
48	55 37	48 80	99 63	152 60	207 79	268 33	326 32	387 89
49	55 49	48 79	99 62	152 57	207 74	268 25	326 22	387 76
50	55 63	48 79	99 60	152 54	207 69	268 18	326 12	387 63
51	55 78	48 79	99 59	152 51	207 65	268 12	326 03	387 51
52	55 95	48 79	99 59	152 50	207 63	268 07	326 95	387 39
53	56 14	48 80	99 60	152 50	207 62	268 03	326 88	387 28
54	56 36	48 82	99 63	152 53	207 62	268 02	326 82	387 16
55	56 61	48 83	99 66	152 55	207 64	264 99	326 75	387 03
56	56 88	48 87	99 70	152 61	207 66	264 98	326 68	386 88
57	57 20	48 90	99 76	152 65	207 68	264 96	326 58	386 68
58	57 55	48 95	99 82	152 71	207 71	264 91	326 44	386 44
59	57 95	48 99	99 88	152 76	207 70	264 82	326 24	386 13
60	58 41	49 04	99 95	152 79	207 67	264 69	326 00	385 76
61	58 92	49 08	99 98	152 78	207 58	264 50	325 69	385 30
62	59 49	49 11	99 99	152 74	207 46	264 27	325 31	384 77
63	60 13	49 13	99 99	152 68	207 30	263 99	325 68	384 16
64	60 84	49 14	99 98	152 61	207 12	263 66	325 38	383 43
65	61 69	49 16	99 97	152 51	206 91	263 29	324 83	382 72
66	62 52	49 18	99 94	152 40	206 67	262 88	324 21	381 85
67	63 50	49 18	99 91	152 27	206 39	262 42	320 53	380 94
68	64 59	49 20	99 87	152 13	206 10	261 92	319 78	379 92
69	65 81	49 20	99 83	151 98	205 78	261 37	318 97	378 60
70	67 16	49 22	99 80	151 83	205 44	260 79	318 08	377 60
71	68 65	49 25	99 77	151 67	205 08	260 16	317 14	376 29
72	70 31	49 27	99 73	151 49	204 68	259 48	316 12	374 87
73	72 15	49 30	99 70	151 31	204 26	258 76	315 00	373 31
74	74 19	49 32	99 66	151 11	203 82	257 96	313 77	371 59
75	76 49	49 36	99 63	150 91	203 32	257 07	312 41	369 67
76	78 99	49 40	99 59	150 66	202 75	256 07	310 86	367 59
77	81 63	49 44	99 52	150 36	202 09	254 90	309 10	365 04
78	84 63	49 45	99 42	149 99	201 30	253 57	307 09	362 23

Net Premiums and Reserve Values per \$1,000.

FIFTEEN-YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

Age at Issue.	RESERVES AT THE END OF							
	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
20	\$454 73	\$528 06	\$594 81	\$668 66	\$746 25	\$827 22	\$911 75	\$1,000
21	454 66	522 97	594 28	668 58	745 18	827 16	911 71	1,000
22	454 58	522 89	594 15	668 50	745 10	827 10	911 68	1,000
23	454 50	522 80	594 06	668 42	745 02	827 04	911 64	1,000
24	454 43	522 72	593 97	668 38	745 94	826 97	911 60	1,000
25	454 34	522 62	593 87	668 28	745 85	826 90	911 55	1,000
26	454 25	522 52	593 77	668 18	745 75	826 82	911 51	1,000
27	454 15	522 42	593 66	668 02	745 65	826 74	911 45	1,000
28	454 04	522 31	593 55	667 90	745 54	826 65	911 40	1,000
29	454 96	522 20	593 42	667 77	745 42	826 54	911 33	1,000
30	453 84	522 97	593 28	667 63	745 29	826 44	911 27	1,000
31	453 73	521 84	593 14	667 48	745 15	826 32	911 19	1,000
32	453 59	521 79	592 98	667 32	744 99	826 19	911 11	1,000
33	453 44	521 68	592 81	667 15	744 83	826 05	911 02	1,000
34	453 31	521 47	592 63	666 96	744 65	825 89	910 92	1,000
35	453 16	521 30	592 44	666 76	744 45	825 72	910 81	1,000
36	453 01	521 11	592 24	666 54	744 24	825 54	910 69	1,000
37	452 85	520 98	592 02	666 31	744 00	825 33	910 56	1,000
38	452 69	520 78	591 79	666 06	743 74	825 10	910 40	1,000
39	452 53	520 58	591 54	665 78	743 45	824 84	910 23	1,000
40	452 37	520 31	591 27	665 46	743 13	824 54	910 04	1,000
41	452 19	520 06	590 96	665 10	742 78	824 21	909 82	1,000
42	452 98	519 77	590 60	664 69	742 33	823 84	909 38	1,000
43	452 74	519 43	590 18	664 28	741 86	823 41	909 30	1,000
44	452 44	519 04	589 70	663 68	741 31	822 93	908 93	1,000
45	452 08	518 57	589 14	663 07	740 68	822 38	908 63	1,000
46	451 65	518 02	588 49	662 35	739 97	821 76	908 23	1,000
47	451 14	517 38	587 74	661 54	739 16	821 06	907 78	1,000
48	449 54	516 64	586 88	660 62	738 25	820 26	907 27	1,000
49	449 85	516 79	586 92	659 58	737 22	819 37	906 70	1,000
50	448 06	514 85	584 83	658 42	736 07	818 38	906 06	1,000
51	447 19	513 79	583 63	657 12	734 78	817 27	905 35	1,000
52	446 22	512 61	582 28	655 67	733 36	816 03	904 53	1,000
53	445 14	511 31	580 79	654 08	731 78	814 66	903 67	1,000
54	443 94	509 36	579 14	652 31	730 03	813 14	902 68	1,000
55	442 63	508 28	577 94	650 37	728 10	811 46	901 59	1,000
56	441 20	506 56	575 36	648 28	725 97	809 59	900 88	1,000
57	439 65	504 67	573 15	645 88	723 82	807 52	899 06	1,000
58	437 96	502 61	570 80	643 28	721 02	805 23	897 58	1,000
59	436 11	500 34	568 17	640 42	718 13	802 68	896 57	1,000
60	434 09	497 84	565 26	637 23	714 32	799 84	894 03	1,000
61	431 83	495 06	562 02	633 68	711 36	796 73	892 00	1,000
62	429 31	491 95	558 39	629 73	707 42	793 29	889 76	1,000
63	426 48	488 46	554 36	625 39	703 11	789 52	887 23	1,000
64	423 28	484 58	549 95	620 67	698 42	785 40	884 54	1,000
65	419 77	480 39	545 22	615 63	693 40	780 98	881 55	1,000

Net Premiums and Reserve Values per \$1,000. 927

20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3 1/2 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	Net Annual Premiums	RESERVES AT THE END OF										
		1 Year.	2 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	11 Yrs.
20	\$20 72	\$13 75	\$28 05	\$42 91	\$58 36	\$74 44	\$91 16	108 55	126 64	145 46	165 08	185 89
21	21 06	14 05	28 65	43 84	59 64	76 07	93 15	110 92	129 40	148 61	168 60	189 40
22	21 40	14 36	29 29	44 81	60 96	77 75	95 21	113 37	132 24	151 88	172 80	193 54
23	21 76	14 68	29 95	45 83	62 83	79 50	97 34	115 90	135 19	155 26	176 12	197 82
24	22 14	15 02	30 64	46 88	63 75	81 30	99 55	118 51	138 24	158 75	180 07	202 24
25	22 53	15 37	31 35	47 96	65 22	83 17	101 82	121 22	141 39	162 35	184 14	206 80
26	22 93	15 73	32 08	49 07	66 73	85 09	104 18	124 01	144 63	166 06	188 34	211 50
27	23 35	16 10	32 84	50 29	68 30	87 09	106 61	126 90	147 98	169 90	192 67	216 95
28	23 79	16 49	33 62	51 42	69 92	89 15	109 12	129 87	151 44	173 85	197 14	221 33
29	24 24	16 89	34 43	52 66	71 60	91 27	111 71	132 95	155 01	177 93	201 74	226 47
30	24 71	17 30	35 27	53 94	73 32	93 46	114 39	136 12	158 69	182 12	206 47	231 75
31	25 21	17 73	36 14	55 25	75 11	95 73	117 15	139 38	162 47	186 44	211 33	237 18
32	25 72	18 17	37 08	56 61	76 95	98 06	119 99	142 74	166 38	190 83	216 34	242 76
33	26 25	18 62	37 94	58 02	78 85	100 47	122 91	146 20	170 38	195 45	221 48	248 50
34	26 81	19 09	38 91	59 47	80 82	102 95	125 93	149 76	174 49	200 15	226 77	254 38
35	27 40	19 58	39 90	60 97	82 88	105 51	129 08	153 42	178 73	204 98	232 19	260 41
36	28 01	20 08	40 91	62 51	84 91	108 13	132 22	157 19	183 08	209 92	237 75	266 57
37	28 64	20 60	41 96	64 10	87 05	110 84	135 50	161 07	187 55	215 00	243 42	272 88
38	29 31	21 13	43 08	65 78	89 25	113 63	138 88	165 04	192 14	220 19	249 22	279 27
39	30 01	21 69	44 15	67 42	91 53	116 51	142 36	169 13	196 33	225 49	255 13	285 76
40	30 75	22 25	45 30	69 17	93 88	119 46	145 98	173 31	201 62	230 88	261 10	292 31
41	31 52	22 85	46 50	70 98	96 30	122 50	149 59	177 58	206 49	236 34	267 13	298 92
42	32 34	23 46	47 78	72 83	98 79	125 61	153 31	181 91	211 41	241 84	273 20	305 54
43	33 20	24 10	49 00	74 74	101 33	128 78	157 10	186 29	216 37	247 36	279 28	312 18
44	34 11	24 74	50 30	76 68	103 92	131 99	160 91	190 69	221 34	252 89	285 36	318 80
45	35 07	25 41	51 63	78 67	106 54	135 23	164 74	195 10	226 31	258 41	291 42	325 39
46	36 08	26 09	52 98	80 68	109 17	138 47	168 57	199 49	231 27	263 90	297 44	331 91
47	37 16	26 78	54 35	82 69	111 81	141 70	172 39	203 88	236 19	269 35	303 39	338 35
48	38 31	27 48	55 72	84 70	114 44	144 93	176 20	208 24	241 08	274 74	309 27	344 71
49	39 53	28 17	57 07	86 70	117 05	148 14	179 97	212 56	245 91	280 06	315 06	350 96
50	40 82	28 87	58 43	88 70	119 68	151 35	183 74	216 84	250 70	285 63	320 77	357 08
51	42 20	29 56	59 80	90 72	122 30	154 56	187 48	221 10	255 44	290 51	326 38	363 08
52	43 67	30 27	61 19	92 74	124 93	157 75	191 21	225 33	260 12	295 62	331 86	368 93
53	45 23	30 99	62 58	94 78	127 56	160 94	194 93	229 52	264 75	300 63	337 23	374 62
54	46 91	31 71	63 98	96 82	130 20	164 14	198 62	233 67	269 29	305 54	342 47	380 15
55	48 70	32 44	65 40	98 87	132 85	167 32	202 29	237 76	273 77	310 35	347 56	385 47
56	50 63	33 17	66 82	100 93	135 49	170 49	205 92	241 79	278 15	315 03	352 46	390 56
57	52 69	33 92	68 27	103 01	138 14	173 64	209 51	245 78	282 45	319 56	357 18	395 41
58	54 90	34 68	69 72	105 10	140 78	176 77	213 07	249 69	286 62	323 98	361 67	399 95
59	57 28	35 44	71 18	107 18	143 41	179 88	216 58	253 49	290 65	328 10	365 89	404 17
60	59 85	36 22	72 64	109 26	146 04	182 97	220 01	257 19	294 52	332 04	369 84	408 03
61	62 61	36 99	74 12	111 35	148 67	186 01	223 38	260 78	298 22	335 76	373 47	411 53
62	65 60	37 78	75 62	113 47	151 27	189 01	226 67	264 24	301 74	339 23	376 83	414 76
63	68 82	38 59	77 14	115 58	153 87	191 93	229 87	267 57	305 08	342 50	380 00	417 85
64	72 30	39 41	78 65	117 68	156 43	194 87	232 99	270 77	308 27	345 65	383 11	420 96
65	76 07	40 22	80 16	119 76	158 95	197 71	236 00	273 86	311 41	348 84	386 38	424 31

Net Premiums and Reserve Values per \$1,000.

20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF

Reserve Values on
Paid up Life Policies
per \$1,000.

										Present Age.		Present Age.	
12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.		Net Single Premium or Reserve.		Net Single Premium or Reserve.	
206 58	228 62	251 54	275 99	300 22	326 05	352 93	380 91	410 03	20	284 97	65	688 24	
211 03	233 53	256 94	281 29	306 63	333 00	360 43	388 98	418 69	21	289 40	66	700 30	
215 63	238 61	262 51	287 98	313 25	340 15	368 15	397 29	427 62	22	293 99	67	712 23	
220 38	243 86	268 27	293 66	320 06	347 53	376 11	405 86	436 81	23	298 73	68	724 01	
225 29	249 27	274 20	300 18	327 09	355 13	384 31	414 67	446 28	24	303 65	69	736 60	
230 35	254 85	280 31	306 79	334 32	362 96	392 75	423 75	456 00	25	308 73	70	746 98	
235 57	260 59	286 60	313 65	341 77	371 01	401 43	433 08	466 00	26	314 01	71	758 13	
240 94	266 51	293 08	320 70	349 42	379 29	410 35	442 65	476 26	27	319 47	72	769 04	
246 47	272 59	299 74	327 96	357 80	387 79	419 50	452 47	486 77	28	325 12	73	779 72	
252 16	278 85	306 59	335 42	365 38	396 52	428 88	462 58	497 52	29	330 97	74	790 18	
258 01	285 29	313 63	343 07	373 67	405 45	438 45	472 81	508 49	30	337 02	75	800 48	
264 02	291 90	320 85	350 92	382 15	414 59	448 28	483 29	519 67	31	343 28	76	810 62	
270 20	298 68	328 26	358 95	390 82	423 91	458 27	493 95	531 04	32	349 76	77	820 64	
276 53	305 63	335 82	367 16	399 67	433 40	468 42	504 78	542 58	33	356 46	78	830 54	
283 08	312 74	343 58	375 52	408 67	443 04	478 72	515 77	554 30	34	363 39	79	840 32	
289 67	320 00	351 44	384 02	417 79	452 81	489 15	526 90	566 15	35	370 55	80	849 97	
296 44	327 39	359 44	392 64	427 03	462 69	499 70	538 14	578 13	36	377 95	81	859 40	
303 35	334 89	367 54	401 35	436 37	472 67	510 34	549 49	590 22	37	385 60	82	868 66	
310 34	342 48	375 73	410 14	445 78	482 72	521 06	560 90	602 39	38	393 49	83	877 74	
317 42	350 14	383 98	418 99	455 24	492 82	531 82	572 38	614 63	39	401 63	84	886 77	
324 55	357 85	392 27	427 87	464 74	502 94	542 61	583 89	626 92	40	410 03	85	895 78	
331 72	365 59	400 59	436 77	474 23	519 07	558 41	596 40	639 24	41	418 69	86	904 68	
338 91	373 34	408 90	445 66	483 71	523 17	564 18	606 90	651 55	42	427 62	87	913 32	
346 09	381 07	417 18	454 50	493 14	533 22	574 89	618 35	663 83	43	436 81	88	921 49	
353 25	388 75	425 40	463 28	502 49	543 18	585 52	629 73	676 07	44	446 28	89	929 28	
360 35	396 37	433 55	471 96	511 74	553 03	596 04	641 01	688 24	45	456 00	90	936 64	
367 37	403 90	441 58	480 51	520 84	562 73	606 41	652 15	700 30	46	466 00	91	943 98	
374 81	411 32	449 48	488 91	529 77	572 26	616 61	663 14	712 23	47	476 26	92	950 74	
381 12	418 59	457 21	497 13	538 51	581 58	626 60	673 92	724 01	48	486 77	93	956 30	
387 80	425 70	464 78	505 14	547 02	590 65	636 34	684 43	735 60	49	497 52	94	961 52	
394 34	432 64	472 11	512 92	555 27	599 45	645 80	694 78	746 98	50	509 49	95	966 18	
400 71	439 38	479 23	520 43	563 23	607 94	654 95	704 79	758 13	51	519 67	96	1,000 00	
406 90	445 91	486 09	527 65	570 86	616 07	663 74	714 47	769 04	52	531 04			
412 90	452 19	492 66	534 54	578 13	623 83	672 15	723 81	779 72	53	542 58			
418 68	458 20	498 91	541 06	584 99	631 15	680 15	732 81	790 18	54	554 30			
424 20	463 91	504 80	547 18	591 40	638 02	687 73	741 48	800 48	55	566 15			
429 44	469 27	510 29	552 83	597 33	644 41	694 90	749 85	810 62	56	578 13			
434 36	474 25	515 33	557 99	602 76	650 36	701 69	757 98	820 64	57	590 22			
438 92	478 79	519 89	562 66	607 73	655 87	708 10	765 74	830 54	58	602 39			
443 08	482 88	523 97	566 87	612 26	660 98	714 16	773 26	840 32	59	614 63			
446 82	486 54	527 64	570 69	616 41	665 73	719 86	780 47	849 97	60	626 92			
450 20	489 86	530 98	574 20	620 25	670 13	725 18	787 35	859 40	61	639 24			
453 34	492 97	534 16	577 52	623 84	674 21	730 15	793 81	868 65	62	651 55			
456 39	496 03	537 27	580 74	627 25	678 02	734 64	799 83	877 74	63	663 83			
459 52	499 20	540 47	583 95	630 55	681 43	738 67	805 44	886 77	64	676 07			
462 94	502 64	543 86	587 26	633 51	684 49	742 25	810 70	895 78					

Net Premiums and Reserve Values per \$1,000, 999

TWENTY YEAR ENDOWMENT POLICY

AMERICAN EXPERIENCE 3 1/4 PER CENT.

RESERVES AT THE END OF

Age at Issue.	Net Annual Premiums.	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
20	\$38 99	\$82 71	\$66 79	\$102 29	\$139 29	\$177 84	\$218 02	\$259 90	\$303 55	\$349 05	\$396 50
21	\$38 94	\$82 71	\$66 78	102 28	139 27	177 82	217 99	259 86	303 50	349 00	396 48
22	\$38 99	\$82 71	\$66 77	102 27	139 26	177 80	217 97	259 83	303 46	348 95	396 38
23	\$39 04	\$82 70	\$66 77	102 27	149 25	177 79	217 95	259 80	303 43	348 91	396 32
24	\$39 09	\$82 71	\$66 78	102 27	139 25	177 78	217 93	259 78	303 40	348 87	396 22
25	\$39 14	\$82 71	\$66 78	102 27	139 25	177 78	217 92	259 76	303 37	348 82	396 21
26	\$39 20	\$82 71	\$66 78	102 28	139 25	177 77	217 91	259 74	303 34	348 78	396 16
27	\$39 27	\$82 72	\$66 79	102 28	139 26	177 78	217 91	259 73	303 31	348 75	396 11
28	\$39 34	\$82 73	\$66 80	102 30	139 27	177 79	217 91	259 72	303 30	348 72	396 06
29	\$39 42	\$82 73	\$66 81	102 32	139 29	177 80	217 92	259 73	303 29	348 69	396 02
30	\$39 51	\$82 74	\$66 84	102 35	139 32	177 83	217 95	259 74	303 29	348 67	395 98
31	\$39 61	\$82 76	\$66 87	102 38	139 35	177 87	217 98	259 77	303 30	348 66	395 94
32	\$39 72	\$82 78	\$66 90	102 42	139 41	177 92	218 09	259 80	303 32	348 66	395 92
33	\$39 83	\$82 79	\$66 93	102 47	139 47	177 98	218 09	259 85	303 35	348 68	395 91
34	\$39 97	\$82 82	\$66 99	102 54	139 55	178 07	218 17	259 92	303 42	348 72	395 94
35	\$40 12	\$82 86	\$67 08	102 63	139 65	178 18	218 28	260 03	303 51	348 80	395 99
36	\$40 28	\$82 90	\$67 13	102 78	139 77	178 30	218 41	260 16	303 64	348 90	396 07
37	\$40 47	\$82 95	\$67 22	102 85	139 91	178 47	218 59	260 34	303 80	349 05	396 17
38	\$40 68	\$83 00	\$67 32	102 99	140 09	178 67	218 81	260 56	304 01	349 23	396 31
39	\$40 91	\$83 08	\$67 44	103 17	140 31	178 93	219 08	260 84	304 27	349 45	396 48
40	\$41 18	\$83 15	\$67 59	103 38	140 58	179 23	219 41	261 16	304 57	349 71	396 66
41	\$41 47	\$83 25	\$67 78	103 65	140 89	179 59	219 78	261 53	304 92	349 99	396 85
42	\$41 81	\$83 36	\$67 99	103 94	141 26	179 99	220 20	261 95	305 28	350 28	397 04
43	\$42 18	\$83 50	\$68 23	104 28	141 67	180 45	220 67	262 38	305 66	350 57	397 22
44	\$42 61	\$83 63	\$68 51	104 65	142 12	180 94	221 16	262 84	306 04	350 86	397 39
45	\$43 08	\$83 80	\$68 81	105 06	142 60	181 45	221 66	263 29	306 42	351 14	397 54
46	\$43 61	\$83 97	\$69 13	105 60	143 10	181 97	222 17	263 76	306 81	351 40	397 68
47	\$44 21	\$84 17	\$69 48	105 95	143 62	182 51	222 70	264 24	307 19	351 66	397 75
48	\$44 88	\$84 37	\$69 84	106 42	144 15	183 07	223 25	264 72	307 57	351 90	397 82
49	\$45 63	\$84 57	\$70 19	106 89	144 69	183 65	223 80	265 21	307 95	352 13	397 87
50	\$46 46	\$84 79	\$70 58	107 39	145 28	184 26	224 39	265 73	308 36	352 38	397 92
51	\$47 39	\$85 01	\$70 98	107 94	145 90	184 92	225 02	266 29	308 80	352 65	397 96
52	\$48 41	\$85 28	\$71 49	108 53	146 58	185 63	225 71	266 90	309 28	352 93	398 01
53	\$49 55	\$85 58	\$71 91	109 17	147 32	186 40	226 47	267 58	309 80	353 25	398 07
54	\$50 81	\$85 82	\$72 44	109 87	148 19	187 26	227 30	268 32	310 38	353 61	398 15
55	\$52 21	\$86 13	\$73 00	110 62	149 01	188 19	228 21	269 12	311 02	354 01	398 25
56	\$53 75	\$86 47	\$73 61	111 44	149 96	189 19	229 19	270 00	311 72	354 45	398 35
57	\$55 45	\$86 84	\$74 29	112 34	151 09	190 29	230 25	270 96	312 48	354 92	398 44
58	\$57 32	\$87 25	\$75 01	113 30	152 11	191 48	231 40	271 98	313 27	355 39	398 50
59	\$59 38	\$87 67	\$75 78	114 32	153 38	192 71	232 62	273 05	314 09	355 86	398 49
60	\$61 65	\$88 13	\$76 60	115 41	154 56	194 05	233 91	274 17	314 93	356 29	398 42
61	\$64 13	\$88 61	\$77 48	116 58	155 91	195 46	235 26	275 34	315 78	356 69	398 25
62	\$66 86	\$89 13	\$78 42	117 84	157 35	196 96	236 69	275 55	316 64	357 07	398 03
63	\$69 55	\$89 70	\$79 44	119 17	158 88	198 54	238 17	277 81	317 52	357 45	397 56
64	\$73 13	\$90 39	\$80 50	120 57	160 48	200 19	239 73	279 12	318 46	357 95	397 89
65	\$76 72	\$91 92	\$81 61	122 03	162 13	201 91	241 35	280 51	319 55	358 72	398 32

Let Premiums and Reserve Values per \$1,000.

TWENTY YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3 1/2 PER CENT.

RESERVES AT THE END OF

11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
45 97	497 56	551 38	\$607 52	\$666 10	\$727 28	\$791 05	\$857 69	\$927 28	\$1,000
45 90	497 49	551 29	607 43	666 00	727 14	790 97	857 62	927 24	1,000
45 83	497 41	551 20	607 34	665 91	727 05	790 88	857 54	927 20	1,000
45 76	497 33	551 12	607 24	665 81	726 94	790 78	857 47	927 15	1,000
45 70	497 25	551 03	607 14	665 70	726 84	790 68	857 38	927 10	1,000
45 63	497 17	550 94	607 04	665 59	726 72	790 57	857 29	927 04	1,000
45 56	497 09	550 84	606 92	665 46	726 60	790 45	857 19	926 98	1,000
45 50	497 00	550 73	606 80	665 34	726 46	790 33	857 09	926 91	1,000
45 43	496 91	550 63	606 68	665 20	726 32	790 19	856 97	926 84	1,000
45 36	496 82	550 52	606 55	665 06	726 17	790 05	856 85	926 76	1,000
45 29	496 74	550 41	606 42	664 91	726 02	789 89	856 71	926 67	1,000
45 24	496 65	550 30	606 29	664 76	725 85	789 78	856 57	926 58	1,000
45 19	496 58	550 20	606 16	664 60	725 68	789 55	856 40	926 47	1,000
45 17	496 52	550 10	606 08	664 44	725 49	789 35	856 23	926 35	1,000
45 16	496 45	550 02	605 91	664 28	725 29	789 14	856 03	926 22	1,000
45 17	496 45	549 94	605 78	664 10	725 07	788 89	855 81	926 07	1,000
45 20	496 43	549 87	605 64	663 89	724 82	788 62	855 56	925 90	1,000
45 26	496 43	549 79	605 48	663 66	724 54	788 32	855 28	925 72	1,000
45 34	496 43	549 70	605 30	663 40	724 22	787 98	854 96	925 51	1,000
45 43	496 42	549 59	605 09	663 11	723 86	787 59	854 61	925 27	1,000
45 52	496 40	549 46	604 86	662 78	723 45	787 16	854 21	925 01	1,000
45 60	496 37	549 31	604 58	662 39	722 99	786 67	853 77	924 71	1,000
45 67	496 31	549 11	604 25	661 94	722 46	786 11	853 26	924 38	1,000
45 73	496 22	548 87	603 86	661 43	721 86	785 48	852 70	924 09	1,000
45 76	496 09	548 57	603 40	660 84	721 17	784 76	852 05	923 58	1,000
45 74	495 91	548 21	602 88	660 17	720 40	783 96	851 33	923 10	1,000
45 69	495 67	547 79	602 27	659 39	719 51	783 05	850 52	922 57	1,000
45 60	495 38	547 29	601 57	658 52	718 52	782 08	849 61	921 97	1,000
45 48	495 04	546 72	600 77	657 53	717 41	780 89	848 59	921 30	1,000
45 31	494 63	546 06	599 87	656 43	716 16	779 61	847 46	920 56	1,000
45 12	494 18	545 33	598 89	655 22	714 79	778 20	846 20	919 72	1,000
44 90	493 67	544 53	597 81	653 88	713 28	776 64	844 80	918 80	1,000
44 67	493 13	543 67	596 62	652 41	711 61	774 92	843 25	917 77	1,000
44 43	492 55	542 73	595 32	650 80	709 78	773 02	841 54	916 63	1,000
44 18	491 93	541 71	593 91	649 03	707 75	770 91	839 68	915 37	1,000
43 91	491 25	540 58	592 34	647 08	705 50	768 57	837 52	913 88	1,000
43 60	490 43	539 33	590 59	644 88	702 99	765 97	835 19	912 43	1,000
43 25	489 61	537 91	588 63	642 42	700 19	763 09	832 63	910 73	1,000
42 80	488 60	536 28	586 39	639 68	697 11	759 95	829 81	908 86	1,000
42 24	487 40	534 42	583 91	636 68	693 77	756 54	826 75	906 80	1,000
41 55	486 03	532 36	581 22	633 47	690 22	752 90	823 44	904 54	1,000
40 72	484 52	530 19	578 43	630 15	686 51	749 05	819 88	902 05	1,000
39 86	483 01	528 04	575 68	626 85	682 76	745 05	816 10	899 82	1,000
39 11	481 67	526 10	573 13	623 89	679 04	740 98	812 06	896 33	1,000
38 65	480 68	524 55	570 94	620 80	675 46	736 76	807 74	893 06	1,000
38 69	480 27	523 57	569 25	618 29	671 93	732 41	803 13	889 47	1,000

Net Premiums and Reserve Values per \$1,000.

942

TWENTY-FIVE YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

TWENTY-FIVE YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

Age at Issue.	RESERVES AT THE END OF																							
	13 Years.		14 Years.		15 Years.		16 Years.		17 Years.		18 Years.		19 Years.		20 Years.		21 Years.		22 Years.		23 Years.		24 Years.	
20	391	60	491	29	472	68	515	84	560	85	607	81	656	81	707	94	761	89	817	10	875	37	936	28
21	391	59	491	28	472	65	515	80	560	80	607	74	656	72	707	84	761	89	817	00	875	28	936	28
22	391	60	491	27	472	63	515	76	560	74	607	66	656	69	707	74	761	12	816	90	875	20	936	18
23	391	61	491	26	472	62	515	73	560	69	607	58	656	54	707	64	761	02	816	79	875	10	936	12
24	391	65	491	29	472	61	515	70	560	64	607	52	656	45	707	54	760	90	816	68	875	00	936	06
25	391	70	491	32	472	62	515	68	560	60	607	46	656	37	707	49	760	79	816	55	874	90	936	98
26	391	76	491	36	472	64	515	68	560	57	607	40	656	29	707	39	760	68	816	48	874	78	936	90
27	391	85	491	43	472	69	515	70	560	56	607	36	656	21	707	29	760	54	816	29	874	65	936	81
28	391	97	491	53	472	76	515	74	560	57	607	33	656	15	707	19	760	41	816	15	874	51	936	72
29	392	13	491	66	472	87	515	81	560	60	607	32	656	09	707	09	760	29	816	99	874	36	936	61
30	392	38	491	84	473	01	515	99	560	66	607	34	656	05	706	99	760	19	816	82	874	19	936	50
31	392	59	492	07	473	21	516	07	560	76	607	37	656	01	706	82	759	97	816	62	874	01	936	37
32	392	90	492	36	473	45	516	25	560	88	607	40	656	97	706	71	759	79	816	41	873	80	936	21
33	393	28	492	70	473	74	516	48	561	02	607	45	656	92	706	58	759	59	816	17	873	57	936	06
34	393	78	493	11	474	09	516	74	561	18	607	51	656	86	706	49	759	37	814	91	873	31	934	88
35	394	27	493	58	474	48	517	09	561	36	607	57	656	82	706	27	759	12	814	61	873	02	934	68
36	394	87	494	11	474	91	517	35	561	55	607	63	656	75	706	08	759	84	814	27	872	69	934	46
37	395	54	494	70	475	38	517	70	561	76	607	69	656	67	705	87	758	52	813	90	872	33	934	20
38	396	28	495	33	475	89	518	07	561	97	607	75	656	56	705	62	758	16	813	48	871	92	933	92
39	397	08	496	02	476	45	518	47	562	20	607	80	656	44	705	34	757	75	813	00	871	46	933	61
40	397	96	496	77	477	04	518	89	562	49	607	84	656	29	705	01	757	30	812	47	870	95	933	25
41	398	90	497	57	477	68	519	33	562	67	607	87	656	11	704	65	756	78	811	87	870	98	932	86
42	399	91	498	43	478	85	519	80	562	92	607	88	654	89	704	22	754	19	811	20	869	74	932	42
43	400	99	499	34	479	06	520	29	563	16	607	87	654	68	703	74	755	58	810	45	869	02	931	92
44	402	13	440	30	479	82	520	80	563	41	607	88	654	33	703	19	754	79	809	60	868	22	931	37
45	403	36	441	38	480	62	521	39	563	65	607	78	653	98	702	58	753	97	808	67	867	32	930	75
46	404	66	442	43	481	46	521	89	563	90	607	70	653	59	701	80	753	04	807	62	866	32	930	06
47	406	07	443	61	482	36	522	49	564	16	607	62	653	14	701	12	752	02	806	46	865	22	929	30
48	407	57	444	86	483	33	523	12	564	43	607	50	652	64	700	27	750	89	806	17	863	98	928	44
49	409	19	446	22	484	38	523	81	564	72	607	37	652	09	699	32	749	62	803	73	862	61	927	50
50	410	98	447	69	485	51	524	55	565	02	607	28	651	48	698	25	748	21	802	13	861	09	926	45
51	412	82	449	28	486	72	525	33	565	33	607	00	650	73	697	05	746	61	800	34	859	40	925	30
52	414	85	450	97	488	01	526	15	565	61	606	71	649	89	695	68	744	89	799	37	857	55	924	03
53	417	01	452	76	489	36	526	97	565	85	606	33	648	67	694	11	742	86	796	21	855	52	922	63
54	419	28	454	64	490	74	527	78	566	02	605	82	647	72	692	39	740	73	793	88	853	32	921	09
55	421	68	456	59	492	16	528	57	566	12	605	28	646	48	690	59	738	49	791	40	850	95	919	41
56	424	19	458	62	493	60	529	34	566	20	604	63	645	28	688	76	736	19	789	31	848	42	917	57
57	426	88	460	74	495	10	530	18	566	37	604	14	644	10	687	02	733	91	786	16	845	76	915	56
58	429	59	462	96	496	74	531	21	566	78	603	91	643	23	685	49	731	74	783	51	842	92	913	36
59	432	51	465	89	498	65	532	59	567	59	604	11	642	74	684	25	729	77	780	31	839	91	910	95
60	435	68	468	17	501	01	534	49	569	97	604	88	642	76	683	43	727	92	778	08	836	73	908	38

NET PREMIUMS AND RESERVE VALUES

PER \$1,000

THIRTY-YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3% PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF									
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
20	32 18	31 36	35 42	34 23	37 76	34 11	115 23	137 34	160 29	184 19	209 65
21	34 25	13 33	35 45	34 25	73 88	94 21	115 41	137 47	160 44	184 34	209 83
22	34 32	17 40	35 50	34 33	73 98	94 32	115 54	137 62	160 60	184 52	209 82
23	34 39	17 43	35 53	34 42	74 05	94 46	115 71	137 81	160 81	184 74	209 85
24	34 48	17 46	35 58	34 52	74 18	94 63	115 90	138 02	161 05	185 00	209 88
25	34 57	17 51	35 71	34 64	74 34	94 82	116 12	138 28	161 33	185 31	210 25
26	34 68	17 55	35 80	34 78	74 51	95 03	116 37	138 57	161 65	185 65	210 33
27	34 79	17 60	35 91	34 89	74 72	95 29	116 68	138 91	162 03	186 07	211 07
28	34 92	17 67	36 08	35 12	74 98	95 59	117 02	139 30	162 17	186 55	211 39
29	35 06	17 74	36 17	35 28	75 24	95 92	117 42	139 76	162 38	187 11	212 13
30	35 21	17 82	36 33	35 37	75 55	96 31	117 88	140 29	163 57	187 75	212 37
31	35 39	17 92	36 53	35 55	75 92	96 77	118 42	140 90	164 24	188 49	213 33
32	35 58	18 02	36 78	35 16	76 34	97 23	119 02	141 69	165 01	189 32	214 53
33	35 80	18 14	36 97	35 52	76 81	97 86	119 71	142 57	165 39	190 29	215 39
34	36 04	18 28	37 25	35 98	77 36	98 53	120 49	143 27	166 39	191 39	216 39
35	36 31	18 45	37 57	37 40	77 97	99 23	121 38	144 39	168 03	192 65	218 15
36	36 60	18 61	37 92	37 82	78 65	100 12	122 38	145 44	169 32	194 06	219 37
37	36 94	18 82	38 31	38 50	79 42	101 08	123 51	146 74	170 78	195 66	221 33
38	37 31	19 04	38 75	39 16	80 29	102 16	124 79	148 20	172 41	197 43	223 20
39	37 72	19 29	39 25	39 51	81 27	103 33	126 23	149 35	174 23	199 42	225 40
40	38 18	19 57	39 81	60 74	82 38	104 73	127 33	151 67	176 36	201 61	227 70
41	38 69	19 89	40 44	61 68	83 61	106 26	129 61	153 68	178 48	203 99	230 21
42	39 26	20 34	41 15	62 72	84 98	107 92	131 56	155 39	180 39	206 57	232 98
43	39 89	20 63	41 92	63 86	86 47	109 75	133 69	158 27	183 49	209 35	236 33
44	40 56	21 06	42 77	65 11	88 10	111 73	135 37	160 33	186 28	212 34	238 99
45	41 36	21 54	43 69	66 47	89 37	113 36	138 43	163 57	189 27	215 54	242 36
46	42 21	22 03	44 68	67 98	91 74	116 11	141 03	166 48	192 46	218 94	245 26
47	43 16	22 59	45 75	69 47	93 73	118 51	143 80	169 58	195 34	222 57	249 76
48	44 19	23 17	46 88	71 10	96 33	121 04	146 73	172 36	199 44	226 42	253 31
49	45 38	23 77	48 05	72 31	98 05	123 73	149 33	176 34	203 33	230 49	258 11
50	46 57	24 41	49 29	74 69	100 49	126 57	153 12	180 63	207 37	234 33	262 67
51	47 98	25 08	50 61	76 56	102 39	129 69	156 61	183 94	211 55	239 41	267 50
52	49 42	25 30	52 02	78 60	105 54	132 98	160 31	188 09	216 09	244 27	272 61
53	51 08	26 56	53 50	80 77	108 33	136 16	164 22	192 48	220 38	249 40	278 01
54	52 79	27 37	55 07	83 03	111 23	139 73	168 35	197 10	225 92	254 30	283 39
55	54 70	28 22	56 71	85 45	114 39	143 43	172 69	201 95	231 22	260 47	289 66

NET PREMIUMS AND RESERVE VALUES
PER \$1,000.

THIRTY-YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3 1/2 PER CENT.

Age at Issue.	RESERVES AT THE END OF									
	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
20	234 96	261 93	290 01	319 25	349 71	381 44	414 55	449 94	484 84	523 28
21	235 19	262 10	290 18	319 42	349 87	381 59	414 54	449 06	484 96	523 33
22	235 39	262 30	290 38	319 63	350 07	381 79	414 81	449 21	485 06	523 43
23	235 57	262 55	290 64	319 88	350 32	382 02	415 02	449 40	485 29	523 58
24	235 86	262 85	290 94	320 18	350 61	382 30	415 28	449 65	485 44	523 76
25	236 20	263 20	291 30	320 54	350 96	382 68	415 59	449 94	485 71	523 98
26	236 60	263 62	291 72	320 96	351 37	382 08	415 99	450 31	486 04	523 27
27	237 07	264 10	292 21	321 45	351 87	383 52	416 46	450 75	486 45	523 62
28	237 61	264 66	292 79	322 08	352 45	384 10	417 02	451 28	486 92	524 04
29	238 24	265 31	293 46	322 72	353 14	384 78	417 67	451 89	487 48	524 53
30	238 96	266 07	294 24	323 52	353 94	385 57	418 44	452 61	488 14	525 08
31	239 30	266 95	295 16	324 45	354 88	386 46	419 31	453 43	488 87	525 72
32	240 77	267 97	296 20	325 51	355 93	387 52	420 51	454 84	489 69	526 41
33	241 88	269 12	297 40	326 73	357 14	388 69	421 42	455 86	490 59	527 18
34	243 14	270 45	298 76	328 10	358 51	390 01	422 65	456 49	491 59	528 03
35	244 58	271 95	300 29	329 64	360 02	391 46	424 01	457 73	492 69	528 96
36	246 18	273 61	302 00	331 34	361 67	393 04	425 49	459 08	493 88	529 98
37	247 99	275 48	303 88	333 21	363 49	394 78	427 12	460 57	495 19	531 08
38	249 98	277 53	305 94	335 25	365 48	396 69	428 89	462 18	496 61	532 28
39	252 18	279 77	308 19	337 47	367 65	398 75	430 88	463 94	498 16	533 59
40	254 57	282 21	310 64	339 90	370 00	401 00	432 92	465 85	499 85	535 01
41	257 17	284 36	313 31	342 53	372 56	403 48	435 20	467 92	501 68	536 56
42	259 98	287 72	316 18	345 97	375 32	406 07	437 66	470 17	503 66	538 23
43	263 00	290 80	319 28	348 43	378 30	408 91	440 82	472 59	505 79	540 04
44	266 25	294 12	322 60	351 72	381 50	411 97	443 18	475 20	508 09	541 99
45	269 74	297 67	326 17	355 25	384 94	415 28	446 26	478 00	510 57	544 09
46	273 45	301 45	329 98	359 02	388 61	418 77	449 54	481 00	513 22	546 32
47	277 40	305 50	334 04	363 04	392 52	422 51	453 04	484 19	516 04	548 69
48	281 61	309 79	338 35	367 31	396 68	426 48	456 76	487 57	519 00	551 17
49	286 06	314 33	342 92	371 83	401 08	430 69	460 69	491 13	522 12	553 75
50	290 79	319 15	347 77	376 63	405 75	435 14	464 89	494 88	525 37	556 44
51	295 79	324 25	352 89	381 71	410 68	439 88	469 19	498 81	528 78	559 22
52	301 08	329 66	358 33	387 07	415 88	444 77	473 77	502 93	532 34	562 14
53	306 67	335 36	364 65	392 71	421 35	449 96	478 58	507 25	536 08	565 26
54	312 56	341 35	370 06	398 64	427 09	455 41	483 62	511 80	540 09	568 70
55	318 73	347 63	376 35	404 83	433 08	461 10	488 92	516 65	544 48	572 69

NET PREMIUMS AND RESERVE VALUES

PER \$1,000.

THIRTY-YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

Age at Issue	RESERVE AT THE END OF									
	21 Years.	22 Years.	23 Years.	24 Years.	25 Years.	26 Years.	27 Years.	28 Years.	29 Years.	30 Years.
20	5561 26	601 95	644 40	688 70	734 97	783 30	833 82	886 67	942 00	\$1,000
21	561 30	601 96	644 39	688 66	734 90	783 21	833 72	886 58	941 84	1,000
22	561 38	602 01	644 39	688 64	734 34	783 13	833 62	886 48	941 87	1,000
23	561 49	602 08	644 43	688 68	734 79	783 04	833 51	886 37	941 79	1,000
24	561 63	602 18	644 48	688 64	734 75	782 96	833 40	886 25	941 71	1,000
25	561 82	602 32	644 57	688 66	734 72	782 87	833 28	886 12	941 61	1,000
26	562 06	602 50	644 68	688 70	734 68	782 78	833 15	886 98	941 51	1,000
27	562 35	602 72	644 81	688 75	734 65	782 68	833 00	886 82	941 40	1,000
28	562 70	602 98	644 98	688 81	734 62	782 57	832 84	886 65	941 27	1,000
29	563 10	603 27	645 16	688 88	734 59	782 45	832 66	886 46	941 13	1,000
30	563 55	603 60	645 37	688 97	734 56	782 32	832 47	886 25	940 97	1,000
31	564 05	603 98	645 60	689 06	734 52	782 17	832 25	886 01	940 80	1,000
32	564 61	604 39	645 86	689 16	734 48	782 01	832 00	884 75	940 60	1,000
33	565 23	604 84	646 13	689 27	734 43	781 83	831 73	884 45	940 39	1,000
34	565 91	605 34	646 44	689 39	734 37	781 62	831 43	884 13	940 15	1,000
35	566 65	605 88	646 77	689 51	734 30	781 39	831 09	883 76	939 88	1,000
36	567 46	606 46	647 13	689 64	734 22	781 13	830 70	883 36	939 58	1,000
37	568 34	607 10	647 51	689 77	734 12	780 83	830 28	882 90	939 25	1,000
38	569 29	607 79	647 93	689 91	734 00	780 50	829 81	882 40	938 88	1,000
39	570 34	608 54	648 38	690 06	733 87	780 14	829 29	891 84	938 46	1,000
40	571 47	609 35	648 86	690 22	733 73	779 74	828 71	881 22	938 00	1,000
41	572 69	610 24	649 39	690 40	733 56	779 29	828 06	880 59	937 49	1,000
42	574 02	611 20	649 96	690 58	733 38	778 79	827 35	879 76	936 93	1,000
43	575 46	612 24	650 58	690 77	733 16	778 23	826 55	878 91	936 30	1,000
44	577 02	613 35	651 23	690 96	732 91	777 60	825 66	877 96	935 60	1,000
45	578 68	614 55	651 93	691 14	732 61	776 88	824 66	876 90	934 83	1,000
46	580 45	615 80	652 63	691 29	732 22	776 04	823 53	876 78	933 97	1,000
47	582 30	617 09	653 32	691 37	731 73	775 07	822 26	874 43	933 03	1,000
48	584 22	618 40	653 98	691 87	731 13	773 99	820 88	873 01	931 99	1,000
49	586 20	619 71	654 59	691 31	730 45	772 81	819 38	871 47	930 86	1,000
50	588 24	621 03	655 20	691 22	729 75	771 59	817 80	869 82	929 61	1,000
51	590 33	622 41	655 86	691 20	729 09	770 37	816 18	868 06	928 25	1,000
52	592 56	623 95	656 70	691 35	728 58	769 24	814 55	866 24	926 77	1,000
53	595 04	625 77	657 84	691 80	728 31	768 27	812 99	864 31	925 15	1,000
54	597 90	628 01	659 43	692 66	728 37	767 53	811 44	862 23	923 40	1,000
55	601 28	630 82	661 57	694 02	728 85	766 96	809 92	860 16	921 49	1,000

NET PREMIUMS AND RESERVE VALUES

PER \$1,000.

THIRTY-FIVE YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 8% PER CENT.

NET PREMIUMS AND RESERVE VALUES PER \$1,000.

THIRTY-FIVE YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

Age at Issue.	RESERVES AT THE END OF											
	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.	21 Years.	22 Years.	23 Years.	24 Years.
20	221 98	244 22	267 88	291 48	316 48	342 55	369 67	397 90	427 28	457 86	489 72	522 90
21	222 44	244 71	267 87	291 96	317 02	348 08	370 20	398 41	427 77	458 84	490 17	523 81
22	222 88	245 29	268 42	292 57	317 64	348 71	370 82	399 02	428 87	458 92	490 70	523 81
23	223 68	245 96	269 18	293 28	318 86	344 48	371 54	399 74	429 08	459 59	491 35	524 89
24	224 87	246 79	269 96	294 11	319 19	345 28	372 89	400 58	429 90	460 88	492 08	525 07
25	226 82	247 61	270 88	295 05	320 16	346 26	373 88	401 56	430 85	461 30	492 95	525 86
26	226 17	249 62	271 93	296 18	321 27	347 39	374 51	402 69	431 94	462 34	493 98	526 74
27	227 28	249 77	273 19	297 38	323 55	348 68	375 81	403 96	433 19	463 53	495 08	527 74
28	228 59	251 09	274 51	298 61	324 01	350 17	377 29	405 42	434 60	464 87	496 28	528 84
29	229 95	252 60	276 08	300 41	325 67	351 84	378 96	407 06	436 18	466 35	497 68	530 07
30	231 57	254 30	277 86	302 27	327 54	353 73	380 83	408 89	437 93	467 99	499 14	531 43
31	233 40	256 23	279 86	304 38	329 64	355 84	382 92	410 91	439 88	469 80	500 81	532 92
32	235 45	258 89	282 11	306 63	331 98	358 17	385 21	413 18	441 98	471 80	502 64	534 56
33	237 75	260 80	284 61	309 20	334 57	360 74	387 73	415 57	444 32	473 98	504 64	536 96
34	240 32	263 48	287 89	312 02	337 40	363 58	390 49	418 26	446 87	476 38	506 84	538 82
35	243 17	266 46	290 43	315 12	340 51	366 64	393 62	421 18	449 65	478 99	509 23	540 47
36	246 30	269 70	293 76	318 49	343 89	370 00	396 88	424 36	452 68	481 82	511 85	542 81
37	249 72	273 25	297 39	323 18	347 58	373 05	400 38	427 82	455 98	484 92	514 69	546 37
38	253 45	277 09	301 33	326 15	351 57	377 00	404 26	431 56	459 58	488 28	517 78	548 14
39	257 49	281 26	305 59	330 46	355 89	381 88	408 45	435 82	463 48	491 91	521 12	551 14
40	261 84	285 76	310 18	335 16	360 54	386 48	412 97	439 99	467 60	495 82	524 73	554 38
41	266 52	290 58	315 11	340 09	365 52	391 49	417 81	444 69	472 08	500 03	528 60	557 87
42	271 52	295 78	320 86	345 40	370 85	396 71	422 99	449 69	476 85	504 51	532 73	561 58
43	276 84	301 21	325 95	351 08	376 52	402 32	428 48	455 01	481 98	509 28	537 11	565 50
44	282 46	307 01	331 88	357 05	382 52	408 26	434 30	460 64	487 30	514 81	541 73	569 64
45	288 42	313 15	336 15	363 38	388 85	414 53	440 44	466 58	492 96	519 61	546 59	573 96
46	294 69	319 62	344 74	370 04	395 51	421 13	446 90	472 82	498 90	525 16	551 66	578 46
47	301 29	326 41	351 66	377 04	402 51	428 06	453 68	479 36	505 12	530 96	556 95	583 16
48	308 19	333 52	358 92	384 87	409 84	435 31	460 77	486 20	511 60	537 01	562 47	588 07
49	315 42	340 95	366 50	392 08	417 50	442 88	468 16	493 82	518 37	543 32	568 26	593 26
50	322 96	348 72	374 42	400 02	425 47	450 76	475 85	500 73	525 40	549 90	574 38	598 83

NET PREMIUMS AND RESERVE VALUES

PER \$1,000.

THIRTY-FIVE YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

	RESERVES AT THE END OF																					
Age at Issue.	25 Years.		26 Years.		27 Years.		28 Years.		29 Years.		30 Years.		31 Year		32 Years.		33 Years.		34 Years.		35 Years.	
20	557	47	598	51	681	08	670	27	711	18	753	98	798	57	845	34	884	28	945	84	1,000	
21	557	84	593	82	681	32	670	44	711	27	753	92	798	53	845	24	884	25	945	75	1,000	
22	558	22	594	18	681	62	670	66	711	39	753	86	798	49	845	13	884	13	945	66	1,000	
23	558	80	594	63	681	97	670	90	711	54	754	00	798	45	845	05	884	00	945	56	1,000	
24	559	40	595	14	682	37	671	18	711	70	754	06	798	41	844	94	883	86	945	45	1,000	
25	560	09	595	71	682	82	671	50	711	89	754	12	798	36	844	81	883	70	945	32	1,000	
26	560	86	596	36	683	32	671	86	712	10	754	20	798	32	844	68	883	58	945	19	1,000	
27	561	73	597	03	683	89	672	26	712	34	754	28	798	26	844	53	883	34	945	08	1,000	
28	562	69	597	88	684	51	672	71	712	60	754	37	798	21	844	37	883	13	944	86	1,000	
29	563	76	598	77	685	21	673	20	712	90	754	43	798	15	844	19	882	90	944	68	1,000	
30	564	93	599	75	685	97	673	74	713	22	754	59	798	09	843	99	882	64	944	47	1,000	
31	566	23	600	82	686	81	674	35	713	58	754	72	798	01	843	76	882	35	944	24	1,000	
32	567	65	602	00	687	74	675	00	713	97	754	86	797	98	843	52	882	04	943	99	1,000	
33	569	21	603	30	688	75	675	72	714	39	755	00	797	83	843	25	881	68	943	70	1,000	
34	570	92	604	72	689	87	676	51	714	86	755	17	797	74	842	95	881	36	943	39	1,000	
35	572	78	606	27	641	08	677	33	715	93	755	36	797	63	842	62	880	87	943	04	1,000	
36	574	82	607	97	642	41	678	38	715	95	755	58	797	51	842	26	880	39	942	65	1,000	
37	577	04	609	84	643	87	679	38	716	58	755	78	797	38	841	86	880	87	942	23	1,000	
38	579	45	611	84	645	46	680	52	717	26	756	03	797	23	841	41	880	29	941	75	1,000	
39	582	07	614	03	647	19	681	76	718	01	756	29	797	06	840	92	888	64	941	23	1,000	
40	584	90	616	40	649	05	683	69	718	79	756	55	796	85	840	85	887	92	940	66	1,000	
41	587	93	618	93	651	04	684	49	719	60	756	78	796	59	839	71	887	12	940	03	1,000	
42	591	16	621	61	653	12	685	95	720	41	756	98	796	24	838	99	886	25	939	33	1,000	
43	594	56	624	42	655	29	687	43	721	21	757	18	795	84	838	19	885	29	938	57	1,000	
44	598	12	627	35	657	53	688	94	722	00	757	28	795	40	837	84	884	25	937	73	1,000	
45	601	84	630	39	659	83	690	49	723	33	757	41	794	97	836	45	883	15	936	82	1,000	
46	605	70	633	53	662	23	692	16	723	73	757	65	794	59	835	56	881	97	935	82	1,000	
47	609	72	636	84	664	82	694	04	724	90	758	07	794	32	834	71	880	77	934	73	1,000	
48	613	98	640	42	667	70	696	19	726	34	758	76	794	24	833	95	878	51	933	64	1,000	
49	618	56	644	39	671	01	698	80	728	19	759	78	794	40	833	24	878	20	932	25	1,000	
50	623	60	648	36	674	87	701	95	730	53	761	21	794	77	832	60	876	84	930	65	1,000	

Net Premiums and Reserve Values for \$1,000.

949

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 90.)

Net Annual Premium.	RESERVES AT THE END OF										
	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
\$12.67	\$5.41	\$11.04	\$16.88	\$22.95	\$29.27	\$35.84	\$42.67	\$49.76	\$57.14	\$64.79	\$72.75
12.94	5.65	11.53	17.64	23.99	30.60	37.46	44.59	52.00	59.70	67.70	76.01
13.24	5.91	12.05	18.44	25.08	31.99	39.16	46.61	54.36	62.40	70.76	79.43
13.55	6.19	12.60	19.29	26.23	33.45	40.95	48.74	56.83	65.23	73.96	83.01
13.87	6.46	13.19	20.18	27.44	34.98	42.82	50.96	59.42	68.20	77.31	86.76
14.21	6.77	13.80	21.11	28.70	36.59	44.79	53.30	62.14	71.31	80.82	90.70
14.57	7.08	14.44	22.08	30.03	38.27	46.85	55.75	64.98	74.56	84.50	94.80
14.95	7.41	15.11	23.11	31.42	40.05	49.01	58.31	67.96	77.97	88.35	99.11
15.35	7.76	15.82	24.19	32.88	41.91	51.28	61.00	71.09	81.55	92.39	103.61
15.77	8.12	16.56	25.32	34.42	43.86	53.66	63.82	74.36	85.29	96.60	108.31
16.21	8.50	17.34	26.52	36.03	45.91	56.16	66.78	77.80	89.20	101.01	113.23
16.68	8.91	18.17	27.76	37.72	48.06	58.78	69.89	81.39	93.30	105.62	118.37
17.18	9.34	19.02	29.07	39.50	50.31	61.52	73.13	85.15	97.68	110.44	123.74
17.70	9.78	19.92	30.45	41.36	52.68	64.39	76.53	89.07	102.06	115.48	129.35
18.25	10.24	20.88	31.90	43.33	55.16	67.41	80.06	93.20	106.75	120.76	135.21
18.84	10.74	21.88	33.43	45.38	57.75	70.56	83.81	97.50	111.66	126.26	141.32
19.46	11.26	22.93	35.01	47.52	60.46	73.85	87.70	102.01	116.78	131.99	147.66
20.12	11.80	24.02	36.68	49.77	63.31	77.31	91.78	106.71	122.11	137.95	154.25
20.82	12.36	25.17	38.42	52.12	66.29	80.93	96.04	111.62	127.66	144.15	161.08
21.57	12.97	26.38	40.26	54.60	69.43	84.72	100.50	116.73	133.43	150.57	168.12
22.35	13.59	27.65	42.18	57.20	72.70	88.68	105.13	122.05	139.41	157.19	175.37
23.19	14.25	28.99	44.22	59.93	76.13	92.80	109.96	128.56	145.58	164.01	182.80
24.08	14.95	30.40	46.33	62.77	79.69	97.09	114.94	133.23	151.92	170.99	190.41
25.03	15.68	31.86	48.55	65.72	83.38	101.51	120.08	139.05	158.41	178.13	198.19
26.04	16.43	33.39	50.84	68.78	87.20	106.06	125.33	145.00	165.04	185.42	206.11
27.12	17.24	34.97	53.22	71.95	91.12	110.72	130.71	151.08	171.81	192.85	214.17
28.27	18.05	36.61	55.67	75.18	95.12	115.45	136.19	157.28	178.69	200.39	222.35
29.50	18.91	38.31	58.18	78.49	99.21	120.32	141.79	163.59	185.69	208.05	230.64
30.81	19.78	40.03	60.73	81.85	103.36	125.25	147.47	170.00	192.79	215.81	239.03
32.21	20.65	41.77	63.32	85.27	107.60	130.27	153.25	176.50	199.99	223.68	247.52
33.70	21.56	43.56	65.97	88.78	111.92	135.39	159.13	183.11	207.30	231.64	256.10
35.29	22.48	45.39	68.70	92.35	116.34	140.60	165.11	189.83	214.71	239.70	264.76
36.98	23.43	47.27	71.47	96.01	120.83	145.91	171.20	196.65	222.22	247.85	273.49
38.79	24.41	49.19	74.32	99.73	125.41	151.31	177.37	203.55	229.80	256.05	282.28
40.73	25.40	51.15	77.21	103.53	130.07	156.79	183.62	210.7	237.44	264.32	291.11
42.79	26.42	53.15	80.16	107.40	134.81	162.34	189.95	217.56	245.15	272.64	299.95
45.00	27.46	55.19	83.17	111.33	139.61	167.96	196.33	224.66	252.89	280.95	308.78
47.35	28.52	57.29	86.24	115.32	144.47	173.64	202.77	231.80	260.65	289.26	317.56
49.87	29.61	59.41	89.35	119.35	149.38	179.37	209.25	238.95	268.40	297.53	326.26
52.57	30.71	61.56	92.48	123.42	154.32	185.12	215.72	246.07	276.09	305.70	334.85
55.45	31.83	63.73	95.65	127.53	159.30	190.88	222.19	253.16	283.71	313.77	343.28
58.54	32.95	65.92	98.85	131.67	164.23	196.62	228.61	260.16	291.21	321.69	351.56
61.84	34.09	68.14	102.08	135.80	169.24	202.32	234.95	267.06	298.58	329.47	359.76
65.38	35.25	70.39	105.30	139.92	174.17	207.95	241.19	273.82	305.80	337.16	367.97
69.18	36.42	72.60	108.49	144.00	179.00	213.46	247.29	280.43	312.94	344.86	376.34
73.25	37.56	74.80	111.64	147.97	183.74	218.84	253.24	286.97	320.12	352.78	385.03

Net Premiums and Reserve Values for \$1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 64.)

Age at Issue.	RESERVES AT THE END OF											
	19th Year.	20th Year.	21st Year.	22nd Year.	23rd Year.	24th Year.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.
20	81.01	82.59	84.17	85.75	87.33	88.91	90.49	92.07	93.65	95.23	96.81	98.39
21	84.64	86.22	87.80	89.38	90.96	92.54	94.12	95.70	97.28	98.86	100.44	102.02
22	88.27	89.85	91.43	93.01	94.59	96.17	97.75	99.33	100.91	102.49	104.07	105.65
23	91.90	93.48	95.06	96.64	98.22	99.80	101.38	102.96	104.54	106.12	107.70	109.28
24	95.53	97.11	98.69	100.27	101.85	103.43	105.01	106.59	108.17	109.75	111.33	112.91
25	99.16	100.74	102.32	103.90	105.48	107.06	108.64	110.22	111.80	113.38	114.96	116.54
26	102.79	104.37	105.95	107.53	109.11	110.69	112.27	113.85	115.43	117.01	118.59	120.17
27	106.42	108.00	109.58	111.16	112.74	114.32	115.90	117.48	119.06	120.64	122.22	123.80
28	110.05	111.63	113.21	114.79	116.37	117.95	119.53	121.11	122.69	124.27	125.85	127.43
29	113.68	115.26	116.84	118.42	120.00	121.58	123.16	124.74	126.32	127.90	129.48	131.06
30	117.31	118.89	120.47	122.05	123.63	125.21	126.79	128.37	129.95	131.53	133.11	134.69
31	120.94	122.52	124.10	125.68	127.26	128.84	130.42	132.00	133.58	135.16	136.74	138.32
32	124.57	126.15	127.73	129.31	130.89	132.47	134.05	135.63	137.21	138.79	140.37	141.95
33	128.20	129.78	131.36	132.94	134.52	136.10	137.68	139.26	140.84	142.42	144.00	145.58
34	131.83	133.41	134.99	136.57	138.15	139.73	141.31	142.89	144.47	146.05	147.63	149.21
35	135.46	137.04	138.62	140.20	141.78	143.36	144.94	146.52	148.10	149.68	151.26	152.84
36	139.09	140.67	142.25	143.83	145.41	146.99	148.57	150.15	151.73	153.31	154.89	156.47
37	142.72	144.30	145.88	147.46	149.04	150.62	152.20	153.78	155.36	156.94	158.52	160.10
38	146.35	147.93	149.51	151.09	152.67	154.25	155.83	157.41	158.99	160.57	162.15	163.73
39	150.00	151.58	153.16	154.74	156.32	157.90	159.48	161.06	162.64	164.22	165.80	167.38
40	153.63	155.21	156.79	158.37	159.95	161.53	163.11	164.69	166.27	167.85	169.43	171.01
41	157.26	158.84	160.42	162.00	163.58	165.16	166.74	168.32	169.90	171.48	173.06	174.64
42	160.89	162.47	164.05	165.63	167.21	168.79	170.37	171.95	173.53	175.11	176.69	178.27
43	164.52	166.10	167.68	169.26	170.84	172.42	174.00	175.58	177.16	178.74	180.32	181.90
44	168.15	169.73	171.31	172.89	174.47	176.05	177.63	179.21	180.79	182.37	183.95	185.53
45	171.78	173.36	174.94	176.52	178.10	179.68	181.26	182.84	184.42	186.00	187.58	189.16
46	175.41	176.99	178.57	180.15	181.73	183.31	184.89	186.47	188.05	189.63	191.21	192.79
47	179.04	180.62	182.20	183.78	185.36	186.94	188.52	190.10	191.68	193.26	194.84	196.42
48	182.67	184.25	185.83	187.41	188.99	190.57	192.15	193.73	195.31	196.89	198.47	200.05
49	186.30	187.88	189.46	191.04	192.62	194.20	195.78	197.36	198.94	200.52	202.10	203.68
50	190.00	191.58	193.16	194.74	196.32	197.90	199.48	201.06	202.64	204.22	205.80	207.38
51	193.63	195.21	196.79	198.37	199.95	201.53	203.11	204.69	206.27	207.85	209.43	211.01
52	197.26	198.84	200.42	202.00	203.58	205.16	206.74	208.32	209.90	211.48	213.06	214.64
53	200.89	202.47	204.05	205.63	207.21	208.79	210.37	211.95	213.53	215.11	216.69	218.27
54	204.52	206.10	207.68	209.26	210.84	212.42	214.00	215.58	217.16	218.74	220.32	221.90
55	208.15	209.73	211.31	212.89	214.47	216.05	217.63	219.21	220.79	222.37	223.95	225.53
56	211.78	213.36	214.94	216.52	218.10	219.68	221.26	222.84	224.42	226.00	227.58	229.16
57	215.41	216.99	218.57	220.15	221.73	223.31	224.89	226.47	228.05	229.63	231.21	232.79
58	219.04	220.62	222.20	223.78	225.36	226.94	228.52	230.10	231.68	233.26	234.84	236.42
59	222.67	224.25	225.83	227.41	228.99	230.57	232.15	233.73	235.31	236.89	238.47	240.05
60	226.30	227.88	229.46	231.04	232.62	234.20	235.78	237.36	238.94	240.52	242.10	243.68
61	230.00	231.58	233.16	234.74	236.32	237.90	239.48	241.06	242.64	244.22	245.80	247.38
62	233.63	235.21	236.79	238.37	239.95	241.53	243.11	244.69	246.27	247.85	249.43	251.01
63	237.26	238.84	240.42	242.00	243.58	245.16	246.74	248.32	249.90	251.48	253.06	254.64
64	240.89	242.47	244.05	245.63	247.21	248.79	250.37	251.95	253.53	255.11	256.69	258.27
65	244.52	246.10	247.68	249.26	250.84	252.42	254.00	255.58	257.16	258.74	260.32	261.90

Net Premiums and Reserve Values for \$1,000

851

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF

24 Years.	25 Years.	26 Years.	27 Years.	28 Years.	29 Years.	30 Years.	31 Years.	32 Years.	33 Years.
207 86	220 38	233 82	247 65	261 87	276 47	291 42	306 70	322 29	338 37
216 14	229 65	243 66	257 86	272 64	287 56	302 92	318 60	334 57	350 81
225 27	239 25	253 64	268 40	283 51	298 96	314 72	330 78	347 12	363 71
234 73	249 20	264 05	279 25	294 79	310 65	326 80	343 24	359 92	376 84
244 53	259 47	274 77	290 41	306 87	322 62	339 16	355 94	372 96	390 16
254 66	270 05	285 79	301 85	318 21	334 86	351 75	368 88	386 21	403 72
265 08	280 92	297 09	313 57	330 32	347 33	364 58	382 03	399 65	417 43
275 80	292 08	308 67	325 55	342 68	360 05	377 62	395 37	413 27	431 29
286 80	303 51	320 51	337 77	355 27	372 97	390 86	408 90	427 05	445 28
298 06	315 20	332 60	350 23	368 07	386 09	404 27	422 57	440 94	459 37
309 59	327 13	344 91	362 90	381 07	399 39	417 84	436 87	454 94	473 52
321 86	339 29	357 43	375 76	394 24	412 85	431 53	450 26	469 01	487 73
333 35	351 65	370 14	388 80	407 57	426 42	445 32	464 23	483 12	501 94
345 54	364 21	383 04	401 98	421 01	440 09	459 18	478 25	497 25	516 13
357 98	376 94	396 08	415 30	434 57	453 84	473 10	492 28	511 35	530 26
370 50	389 83	409 25	428 71	448 19	467 64	487 03	506 30	525 40	544 39
383 20	402 81	422 51	442 20	461 86	481 46	500 93	520 24	539 35	558 19
396 08	415 93	435 85	455 73	475 55	495 25	514 78	534 10	553 16	571 92
408 96	429 11	449 23	469 29	489 22	508 99	528 54	547 82	566 80	585 43
421 96	442 34	462 65	482 83	502 84	522 64	542 16	561 33	580 24	598 73
435 01	455 58	476 03	496 31	516 36	536 15	555 62	574 73	593 45	611 82
448 09	468 81	489 37	509 70	529 76	549 50	568 87	587 85	606 47	624 77
461 14	481 98	502 61	522 96	542 98	562 63	581 89	600 78	619 34	637 62
474 12	495 06	515 72	536 05	556 00	575 55	594 72	613 56	632 12	650 46
487 02	508 00	528 65	548 92	568 79	588 27	607 41	626 26	644 39	663 32
499 78	520 78	541 39	561 58	581 39	600 85	620 02	638 95	657 70	676 26
512 37	533 34	553 89	574 05	593 85	613 85	632 62	651 70	670 58	689 26
524 76	545 69	566 22	586 38	606 25	625 87	645 29	664 52	683 55	702 36
536 94	557 86	578 41	598 66	618 66	638 46	658 06	677 45	696 62	715 42
548 93	569 90	590 56	610 96	631 16	651 16	670 94	689 50	709 68	728 50
560 88	581 92	602 76	623 38	643 80	664 00	683 97	703 55	722 77	741 70
572 71	594 00	615 08	635 95	656 60	677 01	697 02	716 66	736 01	755 27
584 66	606 23	627 58	648 70	669 58	690 05	710 14	729 94	749 64	769 34
596 78	618 64	640 27	661 65	682 61	703 19	723 46	743 63	763 80	783 77
609 10	631 26	653 18	674 67	695 76	716 54	737 22	757 89	778 35	798 24
621 66	644 14	666 19	687 81	709 15	730 37	751 58	772 58	792 98	812 34
634 49	657 13	679 36	701 26	723 05	744 84	766 40	787 86	807 25	826 02
647 45	670 30	692 82	715 23	737 63	759 81	781 36	801 81	821 10	839 76
660 62	683 80	706 87	729 93	752 76	774 94	795 99	815 85	835 06	853 93
674 16	697 63	721 69	745 21	766 07	789 76	810 23	830 02	849 47	867 05
688 36	712 87	737 14	760 73	783 10	804 22	824 64	844 70	863 46	878 79
703 44	728 50	752 86	775 07	797 78	818 87	839 60	858 97	874 80	889 68
719 25	744 44	768 34	790 89	812 70	834 13	854 16	870 53	885 92	899 69
735 42	760 16	783 51	806 09	828 28	849 02	865 96	881 89	896 15	1000 00
751 40	775 60	799 01	822 00	843 50	861 07	877 57	892 36	1000 00	.....
767 12	791 41	815 28	837 59	855 82	872 95	888 29	1000 00	.....	.....

AMERICAN EXPERIENCE 4 PER CENT.

RESERVES AT THE END OF										
Age at Issue.	34 Years.	35 Years.	36 Years.	37 Years.	38 Years.	39 Years.	40 Years.	41 Years.	42 Years.	43 Years.
20	354 33	370 73	387 36	404 18	421 17	438 31	455 56	472 89	490 26	508 52
21	367 80	384 02	400 98	418 02	436 26	452 60	470 02	487 48	504 96	522 52
22	380 52	397 53	414 71	432 04	449 48	467 00	484 57	502 14	519 69	537 52
23	393 95	411 23	428 67	446 21	463 84	481 50	499 18	516 84	534 43	552 52
24	407 57	425 11	442 77	460 50	478 28	496 07	513 83	531 54	549 13	567 52
25	421 37	439 14	456 99	474 89	492 79	510 67	528 49	546 20	563 76	581 52
26	435 32	453 29	471 31	489 33	507 33	525 27	543 10	560 78	578 27	596 52
27	449 39	467 54	485 69	503 82	521 89	539 85	557 65	575 27	592 64	610 52
28	463 56	481 85	500 12	518 32	536 41	554 35	572 10	589 60	606 82	624 52
29	477 80	496 21	514 55	532 79	550 86	568 75	586 39	603 75	620 79	638 52
30	492 08	510 59	528 96	547 19	565 22	583 00	600 51	617 68	634 52	651 52
31	506 38	524 92	543 30	561 49	579 42	597 08	614 40	631 39	648 04	665 52
32	520 65	539 20	557 55	575 64	593 46	610 94	628 07	644 87	661 38	678 52
33	534 85	553 37	571 64	589 62	607 27	624 57	641 53	658 19	674 61	691 52
34	548 97	567 41	585 57	603 39	620 86	637 99	654 81	671 39	687 77	704 52
35	562 94	581 23	599 29	616 94	634 24	651 24	667 99	684 54	700 92	717 52
36	576 73	594 93	612 77	630 27	647 45	664 39	681 11	697 67	714 06	730 52
37	590 32	608 36	626 06	643 44	660 57	677 48	694 23	710 80	727 20	743 52
38	603 69	621 59	639 18	656 51	673 63	690 57	707 35	723 95	740 36	756 52
39	616 85	634 68	652 21	669 54	686 70	703 69	720 49	737 10	753 39	769 52
40	629 86	647 64	665 20	682 58	699 79	716 82	733 65	750 15	766 35	782 52
41	642 79	660 59	678 21	695 66	712 92	729 98	746 71	763 13	779 31	795 52
42	655 64	673 56	691 26	708 77	726 08	743 05	759 70	776 12	792 45	808 52
43	668 60	686 57	704 35	721 92	739 15	756 06	772 72	789 30	805 88	821 52
44	681 58	699 63	717 49	734 99	752 17	769 10	785 94	802 78	819 45	835 52
45	694 62	712 77	730 56	748 03	765 24	782 37	799 49	816 43	832 91	849 52
46	707 73	725 84	743 61	761 12	778 55	795 97	813 22	829 97	845 87	861 52
47	720 80	738 90	756 73	774 48	792 22	809 78	826 85	843 04	858 32	874 52
48	733 87	752 04	770 13	788 22	806 12	823 51	840 02	855 59	870 65	886 52
49	747 04	765 49	783 94	802 20	819 95	836 79	852 68	868 04	883 14	898 52
50	760 55	779 38	798 03	816 15	833 34	849 57	865 26	880 68	895 09	909 52
51	774 52	793 58	812 10	829 67	846 26	862 29	878 05	892 78	904 81	919 52
52	788 83	807 78	825 75	84						

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

[illegible][illegible]

Net Premiums and Reserve Values per \$1,000. 255

TEN-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

The Reserve is equivalent to the face of the Policy at age 98.

Net Annual Premiums.	RESERVES AT THE END OF									
	1 Year.	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
30 36	528 96	49 02	75 24	102 69	131 41	161 48	192 95	225 90	260 39	296 51
30 87	524 44	50 00	76 76	104 76	134 06	164 74	196 84	230 46	265 65	302 50
31 39	524 94	51 08	78 84	106 91	136 82	168 12	200 89	235 19	271 10	308 71
31 94	526 48	52 10	79 98	109 16	139 69	171 64	205 09	240 11	276 77	315 17
32 51	526 98	53 22	81 69	111 48	142 66	175 30	209 45	245 22	282 86	321 86
33 10	26 57	54 37	83 46	113 90	145 75	179 09	213 99	250 52	288 76	328 81
33 72	27 15	55 56	85 29	116 39	148 94	183 02	218 68	256 01	295 09	336 02
34 36	27 76	56 81	87 20	119 00	152 28	187 10	223 55	261 71	301 66	343 80
35 03	28 40	58 10	89 18	121 70	155 73	191 83	228 60	267 62	308 47	351 24
35 72	29 05	59 43	91 23	124 49	159 29	195 71	233 84	273 74	315 52	359 27
36 44	29 78	60 83	93 86	127 39	162 99	200 26	239 26	280 09	322 82	367 57
37 20	30 43	62 28	95 52	130 36	166 81	204 95	244 86	286 63	330 38	376 17
37 98	31 16	63 75	97 83	133 49	170 80	209 83	250 68	293 43	338 19	385 06
38 30	31 91	65 28	100 19	136 70	174 90	214 86	256 68	300 44	346 26	394 25
39 64	32 63	66 88	102 63	140 02	179 13	220 05	262 87	307 68	354 61	403 75
40 58	33 50	68 53	105 15	143 45	183 51	225 41	269 26	315 16	362 22	413 56
41 45	34 33	70 22	107 74	146 98	188 01	230 94	275 86	322 88	372 10	423 86
42 40	35 19	71 97	110 42	150 62	192 66	236 64	282 67	330 83	381 25	434 06
43 40	36 07	73 77	113 17	154 37	197 45	242 52	289 67	339 01	390 66	444 76
44 44	36 98	75 62	116 01	158 24	202 39	248 56	296 87	347 41	400 33	455 74
45 51	37 91	77 53	118 93	162 22	207 46	254 77	304 25	356 03	410 23	466 99
46 64	38 88	79 50	121 95	166 30	212 67	261 13	311 82	364 85	420 35	478 48
47 31	39 87	81 53	125 03	170 49	217 99	267 64	319 55	373 85	430 67	490 21
49 08	40 90	83 60	128 20	174 77	223 43	274 28	327 42	383 00	441 18	502 15
50 30	41 94	85 72	131 41	179 13	228 96	281 01	335 40	392 29	451 85	514 31
51 63	43 01	87 87	134 69	183 56	234 56	287 82	343 48	401 70	462 68	526 65
53 01	44 08	90 06	138 01	188 02	240 20	294 69	351 63	411 21	473 63	539 15
54 46	45 18	92 27	141 34	192 50	245 87	301 60	359 84	420 80	484 69	551 81
55 97	46 23	94 42	144 63	196 95	251 52	308 51	368 07	430 43	495 84	564 59
57 54	47 36	96 65	147 98	201 46	257 23	315 46	376 34	440 11	507 04	577 48
59 19	48 44	98 83	151 28	205 92	262 89	322 38	384 39	449 79	518 29	590 46
60 90	49 52	101 00	154 57	210 35	268 52	329 26	392 82	459 47	529 56	603 49
62 69	50 58	103 15	157 82	214 75	274 10	336 09	400 99	469 10	540 80	616 56
64 55	51 64	105 28	161 04	219 06	279 61	342 85	409 09	478 67	552 01	629 63
66 49	52 67	107 36	164 19	223 34	285 03	349 50	417 07	488 13	563 14	642 69
68 52	53 69	109 39	167 27	227 51	290 33	356 02	424 92	497 45	574 16	655 70
70 65	54 67	111 33	170 27	231 56	295 49	362 37	432 58	506 61	585 05	668 63
72 87	55 69	113 31	173 18	235 49	300 49	368 53	440 05	515 57	595 76	681 45
75 20	56 57	115 16	175 98	239 25	305 29	374 47	447 28	524 29	606 25	694 14
77 64	57 45	116 92	178 63	242 83	309 87	380 16	454 21	532 71	616 49	706 66
80 22	58 29	118 50	181 13	246 22	314 20	385 54	460 82	540 80	628 43	718 96
82 33	59 07	120 14	183 48	249 38	318 25	390 58	467 06	548 51	636 03	731 05
85 79	59 80	121 59	185 65	252 29	321 97	395 26	472 87	555 80	645 26	742 89
88 82	60 48	122 93	187 60	254 92	325 34	399 49	478 23	562 61	654 07	754 51
92 03	61 03	124 36	189 33	257 23	328 28	403 25	483 04	568 90	662 43	765 92
95 44	61 60	125 03	190 77	259 13	230 77	406 46	487 23	574 66	670 48	777 16

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Net Premiums and Reserve Values per \$1,000.

TEN-YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

Net Premiums and Reserve Values per \$1,000

957

15 PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is Equivalent to the Face of the Policy at Age 96).

RESERVES AT THE END OF.

	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.
1	\$15 75	\$32 30	\$49 40	\$67 88	\$86 18	\$105 85	\$126 41	\$147 91
2	16 08	32 91	50 49	68 87	88 10	108 19	129 20	151 18
3	16 45	33 65	51 63	70 48	90 09	110 63	132 11	154 57
4	16 83	34 43	52 83	72 06	92 15	113 16	135 18	158 10
5	17 23	35 24	54 06	73 78	94 80	115 79	138 27	161 76
6	17 64	36 08	55 34	75 48	96 52	118 52	141 52	165 58
7	18 06	36 94	56 67	77 28	98 88	121 35	144 89	169 49
8	18 50	37 84	58 04	79 15	101 22	124 28	148 88	173 56
9	18 96	38 77	59 47	81 10	103 70	127 82	151 99	177 79
10	19 43	39 74	60 95	83 12	106 27	130 46	155 74	182 16
11	19 93	40 75	62 49	85 20	108 98	133 72	159 62	186 68
12	20 44	41 79	64 08	87 36	111 69	137 09	163 68	191 34
13	20 97	42 86	65 72	89 60	114 58	140 57	167 76	196 16
14	21 51	43 97	67 42	91 91	117 47	144 16	172 08	201 13
15	22 07	45 13	69 18	94 80	120 51	147 87	176 43	206 28
16	22 67	46 32	71 01	96 76	123 64	151 69	180 98	211 54
17	23 27	47 55	72 87	99 30	126 86	155 58	185 65	216 99
18	23 89	48 81	74 80	101 91	130 19	159 69	190 47	222 58
19	24 53	50 11	76 78	104 60	133 61	163 87	195 42	228 33
20	25 20	51 46	78 84	107 38	137 14	168 16	200 51	234 21
21	25 87	52 84	80 95	110 25	140 77	172 58	205 71	240 24
22	26 59	54 28	83 14	113 19	144 50	177 09	211 04	246 38
23	27 31	55 76	85 37	116 21	148 90	181 70	216 45	252 60
24	28 07	57 27	87 67	119 29	152 18	186 88	221 93	258 88
25	28 83	58 82	90 00	122 42	156 11	191 10	227 44	265 20
26	29 62	60 40	92 38	125 60	160 07	195 65	232 98	271 58
27	30 41	62 00	94 78	128 78	164 03	200 59	238 52	277 89
28	31 23	63 61	97 18	131 96	167 99	205 53	244 05	284 23
29	32 04	65 22	99 56	135 12	171 93	210 06	249 54	290 49
30	32 83	66 80	101 92	138 25	175 83	214 72	254 98	296 71
31	33 63	68 38	104 28	141 37	179 70	219 34	260 36	302 94
32	34 42	69 95	106 62	144 46	183 54	223 91	265 66	308 90
33	35 21	71 51	108 93	147 52	187 31	228 40	270 88	314 83
34	36 00	73 06	111 22	150 52	191 03	232 82	275 98	320 68
35	36 77	74 59	113 47	153 47	194 67	237 18	280 95	326 26
36	37 54	76 09	115 68	156 38	198 23	241 38	285 77	331 71
37	38 30	77 57	117 86	159 21	201 68	245 39	290 42	336 95
38	39 05	79 04	119 99	161 97	205 04	249 30	294 89	341 97
39	39 79	80 47	122 07	164 64	208 27	253 06	299 15	346 71
40	40 51	81 86	124 07	167 21	211 86	256 58	303 16	351 17
41	41 22	83 21	126 00	169 67	214 80	260 09	306 92	355 29
42	41 91	84 51	127 86	172 03	217 07	263 12	310 36	359 02
43	42 57	85 78	129 65	174 23	219 63	265 97	313 44	362 32
44	43 28	87 00	131 32	176 28	221 96	268 51	316 14	365 13
45	43 85	88 13	132 86	178 13	224 01	270 69	318 87	367 41
46	44 43	89 17	134 26	179 75	226 76	272 47	320 14	369 20

Net Premiums and Reserve Values per \$1,000.

15-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is Equivalent to the Face of the Policy at Age 95).

Age at Issue.	RESERVES AT THE END OF						
	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
20	\$170 39	\$198 91	\$218 51	\$244 25	\$271 17	\$299 34	\$328 88
21	174 16	196 19	223 33	249 62	277 13	305 90	336 00
22	178 06	202 68	228 33	255 20	283 31	312 72	343 90
23	182 12	207 24	233 51	260 98	289 72	319 79	351 20
24	186 33	212 02	238 88	266 98	296 37	327 11	359 20
25	190 69	216 97	244 45	273 19	303 25	334 69	367 20
26	195 21	222 11	250 22	279 63	310 37	342 53	376 20
27	199 90	227 42	256 20	286 28	317 74	350 64	385 20
28	204 75	232 92	262 37	293 17	325 36	359 03	394 20
29	209 76	238 61	268 76	300 28	333 23	367 70	403 20
30	214 95	244 46	275 36	307 68	341 36	376 65	413 20
31	220 30	250 55	282 17	315 21	349 76	385 88	423 20
32	225 82	256 81	289 20	323 04	358 41	395 39	434 20
33	231 52	263 27	296 44	331 10	367 32	405 18	444 20
34	237 40	269 93	303 90	339 40	376 48	415 29	455 20
35	243 46	276 78	311 58	347 92	385 88	425 54	466 20
36	249 69	283 82	319 45	356 66	395 50	436 08	478 20
37	256 09	291 04	327 52	365 60	405 34	446 84	490 20
38	262 64	298 44	335 77	374 72	415 36	457 80	502 20
39	269 26	305 99	344 18	384 00	425 55	468 94	514 20
40	276 21	313 68	352 72	393 42	435 89	480 25	526 20
41	283 17	321 47	361 37	402 97	445 37	491 71	539 20
42	290 21	329 35	370 12	412 62	455 96	503 90	551 20
43	297 31	337 30	378 94	422 34	467 64	514 99	564 20
44	304 46	345 29	387 80	432 11	478 37	526 75	577 20
45	311 68	353 30	396 68	441 91	489 14	538 58	590 20
46	318 78	361 30	405 55	451 70	499 93	550 43	603 20
47	325 92	369 27	414 40	461 48	510 69	562 29	616 20
48	333 00	377 18	423 18	471 18	521 40	574 11	629 20
49	340 00	385 04	431 88	480 31	532 03	585 87	642 20
50	346 33	392 74	440 46	490 31	542 56	597 54	655 20
51	353 74	400 34	448 90	499 66	552 94	609 10	668 20
52	360 41	407 78	457 16	508 84	563 14	620 50	681 20
53	366 91	415 03	465 22	517 80	573 12	631 70	694 20
54	373 22	422 06	473 04	526 49	582 85	642 67	706 20
55	379 32	428 65	480 58	534 89	592 28	653 36	718 20
56	385 18	435 35	487 79	542 95	601 36	663 75	731 20
57	390 75	441 52	494 65	550 62	610 06	673 69	742 20
58	396 00	447 33	501 09	557 85	618 32	683 45	754 20
59	400 91	452 71	507 08	564 60	626 12	692 74	765 20
60	405 40	457 64	512 54	570 82	633 44	701 67	777 20
61	409 43	462 04	517 44	576 49	640 29	710 26	788 20
62	412 95	465 86	521 77	581 63	646 68	718 52	799 20
63	415 92	469 12	525 54	586 26	652 64	726 46	810 20
64	418 33	471 86	528 80	590 41	658 17	734 07	820 20
65	420 26	474 08	531 61	594 13	663 27	741 32	831 20

Net Premiums and Reserve Values per \$1,000.

959

FIFTEEN YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

	Net Annual Premiums.	RESERVES AT THE END OF						
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
	\$52 45	\$47 11	\$98 45	\$148 18	\$202 26	\$258 98	\$318 38	\$380 69
	52 49	47 10	98 43	148 10	202 22	258 92	318 32	380 58
	52 52	47 09	98 41	148 07	202 18	258 87	318 28	380 50
	52 56	47 08	98 39	148 04	202 14	258 82	318 20	380 41
	52 60	47 07	98 38	148 02	202 11	258 77	318 14	380 36
	52 65	47 07	98 36	147 99	202 07	258 72	318 08	380 29
	52 70	47 06	98 34	147 96	202 03	258 67	318 02	380 21
	52 75	47 05	98 33	147 93	201 98	258 62	317 95	380 18
	52 81	47 05	98 31	147 90	201 95	258 56	317 88	380 04
	52 87	47 03	98 29	147 87	201 91	258 50	317 81	379 98
	52 94	47 03	98 27	147 85	201 88	258 45	317 74	379 87
	53 01	47 02	98 26	147 82	201 82	258 39	317 66	379 79
	53 10	47 02	98 24	147 79	201 78	258 33	317 58	379 67
	53 19	47 01	98 22	147 76	201 73	258 27	317 49	379 56
	53 29	47 00	98 22	147 74	201 70	258 20	317 41	379 45
	53 40	47 01	98 21	147 72	201 65	258 14	317 31	379 38
	53 52	47 00	98 20	147 69	201 61	258 07	317 22	379 21
	53 65	47 01	98 19	147 67	201 56	258 01	317 13	379 09
	53 81	47 00	98 18	147 65	201 53	257 95	317 05	378 97
	53 99	47 01	98 18	147 65	201 51	257 91	316 98	378 87
	54 18	47 01	98 20	147 66	201 51	257 88	316 92	378 76
	54 40	47 04	98 23	147 69	201 53	257 88	316 87	378 66
	54 65	47 06	98 27	147 73	201 56	257 87	316 82	378 56
	54 93	47 10	98 33	147 79	201 59	257 88	316 77	378 42
	55 24	47 14	98 39	147 86	201 63	257 87	316 68	378 24
	55 60	47 19	98 46	147 92	201 68	257 85	316 57	378 01
	56 01	47 23	98 53	147 98	201 69	257 78	316 40	377 73
	56 47	47 29	98 61	148 03	201 67	257 67	316 18	377 38
	56 98	47 34	98 66	148 04	201 62	257 52	315 90	376 96
	57 56	47 38	98 68	148 02	201 53	257 31	315 56	376 46
	58 20	47 41	98 70	147 99	201 40	257 07	315 16	375 89
	58 93	47 43	98 71	147 94	201 25	256 78	314 71	375 25
	59 79	47 46	98 72	147 88	201 08	256 45	314 29	374 53
	60 62	47 49	98 72	147 81	200 87	256 08	313 63	373 74
	61 61	47 51	98 71	147 71	200 65	255 88	313 00	372 86
	62 72	47 54	98 70	147 61	200 41	255 24	312 32	371 90
	63 94	47 56	98 69	147 51	200 14	254 76	311 57	370 84
	65 30	47 60	98 70	147 41	199 86	254 24	310 76	369 71
	66 81	47 64	98 71	147 30	199 57	253 68	309 89	368 49
	68 49	47 69	98 71	147 18	199 24	253 09	308 96	367 15
	70 34	47 74	98 72	147 06	198 90	252 45	307 94	365 69
	72 39	47 79	98 72	146 93	198 54	251 75	306 81	364 07
	74 66	47 85	98 75	146 80	198 14	250 96	305 56	362 26
	77 15	47 92	98 77	146 63	197 67	250 08	304 13	360 22
	79 90	47 99	98 76	146 41	197 11	249 04	302 50	357 89
	82 92	48 03	98 71	146 14	196 48	247 83	300 02	355 26

Net Premiums and Reserve Values per \$1,000.

FIFTEEN YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

Age at Issue.	RESERVES AT THE END OF							
	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
20	\$445 86	\$514 24	\$585 90	\$661 08	\$739 81	\$822 49	\$909 08	\$1,000 00
21	445 79	514 16	585 82	660 96	739 74	822 37	908 05	1,000 00
22	445 72	514 08	585 74	660 88	739 67	822 31	908 01	1,000 00
23	445 64	514 00	585 65	660 79	739 59	822 25	908 97	1,000 00
24	445 56	513 91	585 56	660 70	739 50	822 18	908 98	1,000 00
25	445 48	513 82	585 47	660 60	739 42	822 11	908 89	1,000 00
26	445 39	513 72	585 36	660 50	739 32	822 02	908 84	1,000 00
27	445 30	513 62	585 26	660 39	739 22	821 94	908 79	1,000 00
28	445 20	513 51	585 14	660 27	739 11	821 85	908 73	1,000 00
29	445 10	513 40	585 02	660 15	739 98	821 75	908 67	1,000 00
30	445 00	513 28	584 88	660 01	739 85	821 64	908 60	1,000 00
31	444 88	513 14	584 74	659 86	739 71	821 52	908 52	1,000 00
32	444 76	513 00	584 58	659 70	739 56	821 39	908 44	1,000 00
33	444 62	512 84	584 41	659 53	739 39	821 24	908 35	1,000 00
34	444 48	512 69	584 24	659 34	739 21	821 09	908 25	1,000 00
35	444 34	512 52	584 05	659 14	739 01	820 92	908 14	1,000 00
36	444 19	512 34	583 85	658 92	737 89	820 73	908 02	1,000 00
37	444 04	512 16	583 64	658 69	737 57	820 52	907 88	1,000 00
38	443 89	511 97	583 41	658 45	737 31	820 29	907 72	1,000 00
39	443 74	511 78	583 18	658 17	737 02	820 08	907 55	1,000 00
40	442 58	511 56	582 91	657 86	736 69	819 73	907 36	1,000 00
41	442 42	511 33	582 61	657 51	736 32	819 40	907 14	1,000 00
42	442 23	511 06	582 26	657 10	736 91	819 03	906 89	1,000 00
43	442 00	510 73	581 85	656 64	736 43	818 60	906 61	1,000 00
44	442 72	510 35	581 38	656 11	736 88	818 11	906 29	1,000 00
45	442 38	509 90	580 83	655 49	736 26	817 56	905 94	1,000 00
46	441 97	509 37	580 20	654 79	735 54	816 94	905 53	1,000 00
47	441 49	508 75	579 46	653 98	735 74	816 28	905 07	1,000 00
48	440 92	508 08	578 62	653 07	735 88	815 44	904 54	1,000 00
49	440 25	507 21	577 68	652 04	735 80	814 54	903 98	1,000 00
50	439 50	506 29	576 51	650 89	734 65	813 54	903 33	1,000 00
51	438 67	505 27	575 43	649 61	734 37	812 42	902 61	1,000 00
52	437 73	504 12	574 20	648 18	734 95	811 19	901 81	1,000 00
53	436 70	502 86	572 64	646 60	735 38	809 81	900 92	1,000 00
54	435 55	501 45	571 03	644 85	735 64	808 28	899 92	1,000 00
55	434 30	499 92	569 26	642 98	731 71	806 59	898 82	1,000 00
56	432 93	498 18	567 32	640 81	719 59	804 72	897 59	1,000 00
57	431 45	496 42	565 19	638 49	717 24	802 64	896 28	1,000 00
58	429 82	494 42	562 85	635 92	714 65	800 35	894 72	1,000 00
59	428 07	492 23	560 28	633 09	711 78	797 79	893 05	1,000 00
60	426 13	489 80	557 43	629 94	708 58	794 96	891 19	1,000 00
61	423 97	487 01	554 25	626 43	705 08	791 83	889 14	1,000 00
62	421 56	484 08	550 69	622 53	701 11	788 88	886 88	1,000 00
63	418 84	481 69	546 73	618 23	696 81	784 59	884 39	1,000 00
64	415 77	476 92	542 41	613 57	692 15	780 47	881 64	1,000 00
65	412 38	472 85	537 77	608 59	687 16	776 01	878 62	1,000 00

Net Premiums and Reserve Values per \$1,000.

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20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 98.)

Net Annual Premiums.	RESERVES AT THE END OF										
	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
18.73	11.76	24.04	36.87	50.26	64.25	78.87	94.14	110.08	126.75	144.15	162.33
19.05	12.05	24.63	37.76	51.48	65.81	80.78	96.41	112.74	129.80	147.61	166.23
19.38	12.34	25.23	38.69	52.75	67.43	82.76	98.78	115.50	132.97	151.22	170.28
19.72	12.65	25.87	39.67	54.08	69.12	84.83	101.24	118.37	136.27	154.95	174.47
20.08	12.98	26.53	40.68	55.45	70.88	86.98	103.79	121.35	139.68	158.82	178.81
20.46	13.32	27.22	41.73	56.88	72.69	89.20	106.44	124.44	143.22	162.83	183.32
20.85	13.66	27.93	42.82	58.36	74.57	91.51	109.19	127.63	146.89	166.99	187.98
21.26	14.03	28.67	43.95	59.89	76.54	93.91	112.30	130.94	150.69	171.30	192.80
21.68	14.41	29.44	45.12	61.49	78.57	96.38	114.98	134.38	154.63	175.75	197.74
22.13	14.79	30.23	46.34	63.14	80.67	98.95	118.03	137.93	158.70	180.35	202.94
22.59	15.20	31.06	47.60	64.86	82.85	101.62	121.20	141.61	162.90	185.10	208.25
23.08	15.61	31.92	48.91	66.63	85.11	104.38	124.47	145.41	167.25	190.01	213.74
23.59	16.07	32.81	50.26	68.47	87.45	107.23	127.85	149.34	171.73	195.07	219.40
24.12	16.51	33.72	51.67	70.37	89.87	110.17	131.33	153.88	176.96	200.29	225.24
24.67	16.98	34.66	53.13	72.35	92.37	113.22	134.94	157.57	181.13	205.69	231.25
25.26	17.48	35.63	54.64	74.39	94.95	116.36	138.66	161.88	186.07	211.23	237.44
25.87	17.98	36.70	56.19	76.49	97.61	119.61	142.50	166.34	191.13	216.94	243.77
26.51	18.50	37.76	57.80	78.66	100.37	122.96	146.47	170.92	196.85	222.79	250.27
27.18	19.04	38.85	59.46	80.91	103.22	126.42	150.51	175.64	201.70	228.70	256.90
27.86	19.60	39.98	61.19	83.24	106.17	130.00	154.76	180.48	207.18	234.90	263.65
28.63	20.18	41.16	62.98	85.65	109.21	133.68	159.07	185.43	212.78	241.12	270.48
29.41	20.79	42.39	64.84	88.14	112.34	137.45	163.50	190.50	218.46	247.42	277.39
30.24	21.41	43.66	66.74	90.70	115.55	141.31	168.00	195.63	224.21	253.77	284.35
31.11	22.07	44.96	68.71	93.33	118.84	145.25	172.57	200.81	230.00	260.16	291.35
32.03	22.73	46.30	70.72	96.01	122.18	149.23	177.17	206.02	235.81	266.57	298.34
33.01	23.42	47.68	72.78	98.74	125.56	153.24	181.79	211.25	241.64	272.99	305.33
34.04	24.12	49.07	74.87	101.49	128.94	157.25	186.42	216.48	247.45	279.37	312.27
35.14	24.84	50.50	76.97	104.25	132.34	161.27	190.06	221.70	253.25	285.72	319.17
36.31	25.57	51.92	79.07	107.00	135.74	165.29	195.67	226.90	259.00	292.01	325.99
37.55	26.29	53.34	81.16	109.75	139.13	169.29	200.26	232.05	264.69	298.23	332.71
38.87	27.01	54.77	83.27	112.52	142.53	173.30	204.84	237.17	270.34	304.38	339.34
40.27	27.74	56.21	85.40	115.30	145.93	177.29	209.39	242.27	275.94	310.45	345.85
41.76	28.48	57.67	87.53	118.09	149.33	181.27	213.93	247.31	281.46	316.41	352.22
43.36	29.24	59.13	89.69	120.89	152.74	185.25	218.43	252.31	286.90	322.26	358.46
45.06	29.99	60.61	91.84	123.68	156.14	189.21	222.90	257.23	292.24	327.98	364.54
46.89	30.76	62.11	94.02	126.50	159.55	193.15	227.33	262.09	297.49	333.58	370.41
48.84	31.53	63.61	96.21	129.33	162.95	197.07	231.70	266.87	302.62	338.99	376.07
50.93	32.32	65.14	98.42	132.16	166.33	200.95	236.02	271.57	307.61	344.22	381.48
53.18	33.12	66.68	100.64	134.98	169.70	204.80	240.28	276.14	312.44	349.28	386.60
55.59	33.93	68.22	102.85	137.80	173.05	208.60	244.43	280.58	317.07	353.97	391.39
58.18	34.74	69.78	105.07	140.61	176.88	212.33	248.49	284.86	321.48	358.43	396.82
60.98	35.56	71.34	107.31	143.43	179.66	215.99	252.43	288.96	325.66	362.58	399.89
63.99	36.39	72.93	109.56	146.22	182.90	219.58	256.33	292.80	329.59	366.45	403.69
67.24	37.25	74.54	111.80	149.00	186.11	223.07	259.91	296.63	333.31	370.12	407.33
70.75	38.11	76.14	114.03	151.75	189.23	226.47	263.44	300.20	336.89	373.73	411.00
74.54	38.96	77.72	116.25	154.44	192.30	229.76	266.86	303.72	340.51	377.43	414.83

Net Premiums and Reserve Values per \$1,000.

20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF										Reserve Values on Paid-up Life Policies per \$1,000.			
	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	Present Age.	Net Single Premium or Reserve.	Present Age.	Net Single Premium or Reserve.	
20	181.94	201.19	221.93	243.61	266.26	289.94	314.68	340.54	367.58	20	247.77	60	580.46	
21	185.68	205.99	232.21	249.39	272.57	296.78	322.08	348.53	376.17	21	251.85	61	603.49	
22	190.18	210.97	232.70	255.39	279.10	303.87	329.75	356.79	385.06	22	256.08	62	616.46	
23	194.85	216.14	238.87	261.60	285.86	311.20	337.67	365.34	394.45	23	260.47	63	628.63	
24	199.69	221.49	244.25	268.02	292.85	318.78	345.87	374.17	403.75	24	265.04	64	642.69	
25	204.70	227.02	250.33	274.56	300.07	326.61	354.33	383.29	413.56	25	269.99	65	656.70	
26	209.88	232.74	256.61	281.52	307.54	334.70	363.07	392.70	423.66	26	274.74	66	668.63	
27	215.24	238.66	263.10	288.61	315.24	343.05	372.08	402.40	434.06	27	279.87	67	681.45	
28	220.78	244.76	269.80	295.92	323.20	351.65	381.87	412.38	444.76	28	285.21	68	694.14	
29	226.49	251.07	276.71	303.47	331.39	360.52	390.91	422.63	455.74	29	290.75	69	706.45	
30	232.40	257.58	283.85	311.24	339.62	369.62	400.71	433.15	466.99	30	296.51	70	718.96	
31	238.49	264.29	291.19	319.24	348.48	378.97	410.76	443.91	478.48	31	302.50	71	731.05	
32	244.77	271.20	298.75	327.45	357.37	388.55	421.03	454.89	490.21	32	308.71	72	742.89	
33	251.23	278.30	306.50	335.88	366.47	398.31	431.51	466.09	502.15	33	315.17	73	754.51	
34	257.88	285.60	314.45	344.49	375.75	408.29	442.17	477.48	514.31	34	321.86	74	765.92	
35	264.70	293.07	322.59	353.28	385.21	418.42	453.01	489.05	526.55	35	328.81	75	777.16	
36	271.69	300.71	330.87	362.21	394.80	428.72	464.00	500.78	539.15	36	336.02	76	788.27	
37	278.83	308.48	339.28	371.28	404.53	439.12	475.12	512.65	551.81	37	343.50	77	799.26	
38	286.09	316.37	347.81	380.46	414.38	449.65	486.36	524.63	564.59	38	351.24	78	810.14	
39	293.46	324.37	356.44	389.73	424.31	460.28	497.68	536.70	577.48	39	359.27	79	820.91	
40	300.91	332.45	365.15	399.07	434.30	470.83	509.07	548.66	590.46	40	367.57	80	831.55	
41	308.43	340.59	373.90	408.46	444.34	481.64	520.49	561.05	603.49	41	376.17	81	841.99	
42	316.00	348.75	382.69	417.86	454.38	492.36	531.03	573.26	616.56	42	385.06	82	852.23	
43	323.58	356.94	391.46	427.25	464.41	503.05	543.34	585.45	629.63	43	394.25	83	862.33	
44	331.16	365.10	400.21	436.61	474.39	513.70	554.70	597.60	642.69	44	403.75	84	872.37	
45	338.72	373.22	408.92	445.90	484.30	524.25	565.97	609.68	655.70	45	413.56	85	882.41	
46	346.22	381.28	417.53	455.09	494.08	534.69	577.12	621.66	668.69	46	423.66	86	892.35	
47	353.65	389.24	426.04	464.15	503.73	544.97	588.13	633.49	681.45	47	434.06	87	902.01	
48	360.99	397.09	434.40	473.04	513.20	555.08	598.94	645.15	694.14	48	444.76	88	911.17	
49	368.21	404.79	442.59	481.75	522.46	564.95	609.52	656.59	706.65	49	455.74	89	919.82	
50	375.29	412.38	450.60	490.26	531.47	574.56	619.85	667.78	718.96	50	466.99	90	928.18	
51	382.23	419.70	458.40	498.49	540.21	583.87	629.86	678.69	731.05	51	478.48	91	936.40	
52	389.01	426.87	466.95	506.45	548.64	592.84	639.58	689.28	742.89	52	490.21	92	944.08	
53	395.61	433.81	473.23	515.00	556.70	601.44	648.82	699.58	754.51	53	502.15	93	950.36	
54	401.99	440.47	480.19	521.38	564.37	609.60	657.69	709.44	765.92	54	514.31	94	956.26	
55	408.12	446.85	486.80	528.25	571.59	617.32	666.15	719.03	777.16	55	526.65	95	961.54	
56	413.98	452.88	493.01	534.67	578.32	624.56	674.21	728.32	788.27	56	539.15	96	1,000.00	
57	419.52	458.54	498.77	540.60	584.56	631.35	681.88	737.34	799.26	57	551.81	..	.....
58	424.71	463.75	504.05	546.04	590.39	637.72	689.19	746.08	810.14	58	564.59	..	.....
59	429.49	468.51	508.85	551.01	595.68	643.69	699.16	754.56	820.91	59	577.48	..	.....
60	433.85	471.85	513.24	555.61	600.65	649.31	702.78	762.73	831.55	..	.....	..	.....
61	437.86	476.21	517.32	559.89	605.32	654.59	709.08	770.58	841.99	..	.....	..	.....
62	441.61	480.62	521.21	563.99	609.76	659.56	714.98	778.00	852.33	..	.....	..	.....
63	445.27	484.35	525.05	568.00	614.01	664.26	720.36	786.00	862.63	..	.....	..	.....
64	448.02	488.19	528.98	572.00	618.15	668.57	725.82	791.56	872.89	..	.....	..	.....
65	450.04	492.20	533.09	576.08	622.05	672.51	729.84	797.88	883.41	

Net Premiums and Reserve Values per \$1,000

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TWENTY YEAR ENDOWMENT POLICY

AMERICAN EXPERIENCE 4 PER CENT.

Age at Issue	Net Annual Premium	RESERVES AT THE END OF									
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
20	37.12	31.04	63.53	97.53	133.15	170.44	209.49	250.38	293.21	338.07	385.07
21	37.16	31.04	63.52	97.53	133.14	170.42	209.46	250.35	293.17	338.02	385.01
22	37.21	31.04	63.52	97.53	133.13	170.41	209.44	250.32	293.13	337.98	384.96
23	37.26	31.04	63.52	97.53	133.13	170.40	209.43	250.30	293.10	337.94	384.91
24	37.31	31.04	63.53	97.53	133.13	170.40	209.42	250.28	293.08	337.90	384.86
25	37.36	31.05	63.53	97.54	133.14	170.40	209.41	250.27	293.05	337.86	384.81
26	37.43	31.05	63.54	97.55	133.14	170.40	209.41	250.26	293.03	337.83	384.76
27	37.49	31.05	63.55	97.55	133.15	170.41	209.41	250.25	293.01	337.80	384.72
28	37.57	31.06	63.56	97.57	133.17	170.43	209.42	250.25	293.01	337.78	384.68
29	37.65	31.07	63.58	97.60	133.19	170.44	209.44	250.26	293.00	337.76	384.64
30	37.74	31.08	63.60	97.63	133.23	170.48	209.47	250.28	293.01	337.75	384.61
31	37.84	31.10	63.64	97.67	133.27	170.53	209.51	250.32	293.03	337.75	384.59
32	37.94	31.12	63.67	97.71	133.33	170.58	209.57	250.36	293.06	337.76	384.58
33	38.07	31.14	63.71	97.77	133.40	170.66	209.64	250.43	293.11	337.80	384.59
34	38.20	31.17	63.77	97.85	133.49	170.76	209.74	250.52	293.19	337.86	384.63
35	38.35	31.22	63.84	97.95	133.60	170.88	209.86	250.64	293.30	337.96	384.69
36	38.52	31.25	63.92	98.06	133.73	171.02	210.01	250.79	293.45	338.08	384.79
37	38.71	31.31	64.01	98.18	133.88	171.20	210.20	250.99	293.64	338.25	384.92
38	38.92	31.36	64.12	98.33	134.07	171.42	210.44	251.23	293.87	338.45	385.09
39	39.16	31.44	64.25	98.52	134.31	171.69	210.74	251.53	294.16	338.71	385.29
40	39.42	31.51	64.41	98.75	134.60	172.01	211.09	251.88	294.49	339.00	385.51
41	39.72	31.62	64.61	99.03	134.93	172.40	211.49	252.29	294.87	339.32	385.74
42	40.06	31.74	64.83	99.33	135.32	172.83	211.95	252.74	295.28	339.65	385.97
43	40.44	31.88	65.08	99.69	135.75	173.31	212.45	253.22	295.70	339.99	386.20
44	40.87	32.02	65.37	100.08	136.22	173.84	212.98	253.71	296.13	340.33	386.42
45	41.35	32.20	65.68	100.52	136.74	174.39	213.53	254.23	296.57	340.67	386.63
46	41.89	32.37	66.02	100.98	137.27	174.96	214.09	254.75	297.02	341.00	386.81
47	42.49	32.58	66.39	101.46	137.83	175.55	214.67	255.29	297.47	341.33	386.98
48	43.17	32.79	66.77	101.96	138.40	176.15	215.28	255.83	297.92	341.64	387.13
49	43.92	33.01	67.15	102.48	138.99	176.78	215.89	256.40	298.38	341.96	387.26
50	44.76	33.23	67.55	103.01	139.63	177.45	216.56	257.00	298.87	342.30	387.40
51	45.70	33.47	67.99	103.60	140.31	178.18	217.27	257.65	299.41	342.66	387.55
52	46.73	33.73	68.47	104.23	141.05	178.97	218.05	258.36	300.00	343.06	387.71
53	47.88	34.02	68.98	104.92	141.85	179.83	218.90	259.14	300.64	343.50	387.89
54	49.16	34.32	69.54	105.66	142.72	180.76	219.83	259.99	301.34	343.99	388.10
55	50.56	34.66	70.15	106.47	143.68	181.78	220.84	260.92	302.11	344.53	388.34
56	52.12	35.01	70.79	107.36	144.71	182.89	221.94	261.93	302.95	345.12	388.60
57	53.83	35.41	71.51	108.32	145.83	184.09	223.13	263.03	303.87	345.75	388.86
58	55.72	35.83	72.28	109.35	147.04	185.37	224.41	264.20	304.82	346.40	389.10
59	57.79	36.28	73.10	110.44	148.31	186.75	225.78	265.44	305.82	347.05	389.28
60	60.07	36.76	73.97	111.61	149.68	188.22	227.21	266.73	306.85	347.68	389.40

TWENTY YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

Age at Issue.	RESERVES AT THE END OF									
	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	\$434.31	\$485.91	\$539.99	\$596.08	\$656.12	\$718.45	\$783.83	\$852.43	\$924.42	\$1,000.00
21	434.24	485.84	539.91	596.50	656.03	718.36	783.75	852.36	924.37	1,000.00
22	434.18	485.76	539.82	596.50	655.93	718.27	783.66	852.28	924.23	1,000.00
23	434.12	485.69	539.74	596.41	655.84	718.16	783.56	852.20	924.28	1,000.00
24	434.06	485.61	539.66	596.32	655.73	718.06	783.46	852.12	924.23	1,000.00
25	433.99	485.54	539.57	596.21	655.62	717.94	783.35	852.03	924.17	1,000.00
26	433.93	485.46	539.47	596.10	655.50	717.82	783.23	851.93	924.11	1,000.00
27	433.87	485.38	539.37	595.99	655.37	717.69	783.11	851.82	924.04	1,000.00
28	433.81	485.30	539.27	595.87	655.24	717.55	782.97	851.71	923.97	1,000.00
29	433.75	485.22	539.17	595.75	655.10	717.40	782.83	851.58	923.89	1,000.00
30	433.70	485.14	539.07	595.62	654.96	717.25	782.68	851.45	923.80	1,000.00
31	433.65	485.07	538.97	595.50	654.82	717.08	782.51	851.30	923.70	1,000.00
32	433.62	485.01	538.88	595.38	654.66	716.92	782.33	851.14	923.59	1,000.00
33	433.60	484.96	538.80	595.26	654.51	716.74	782.14	850.96	923.47	1,000.00
34	433.61	484.93	538.72	595.14	654.35	716.54	781.92	850.76	923.34	1,000.00
35	433.64	484.92	538.66	595.03	654.18	716.32	781.69	850.54	923.19	1,000.00
36	433.70	484.92	538.61	594.90	653.99	716.08	781.42	850.29	923.02	1,000.00
37	433.78	484.94	538.55	594.76	653.77	715.81	781.12	850.01	922.83	1,000.00
38	433.88	484.97	538.48	594.60	653.53	715.50	780.78	849.69	922.62	1,000.00
39	434.01	484.99	538.40	594.42	653.25	715.15	780.40	849.34	922.38	1,000.00
40	434.13	485.00	538.30	594.20	652.93	714.75	779.97	848.94	922.12	1,000.00
41	434.25	485.01	538.18	593.95	652.57	714.30	779.48	848.50	921.82	1,000.00
42	434.37	484.99	538.02	593.65	652.14	713.79	778.93	847.99	921.48	1,000.00
43	434.47	484.94	537.82	593.30	651.66	713.20	778.31	847.42	921.10	1,000.00
44	434.54	484.86	537.56	592.88	651.09	712.53	777.60	846.78	920.67	1,000.00
45	434.59	484.73	537.25	592.39	650.45	711.77	776.80	846.06	920.19	1,000.00
46	434.60	484.55	536.88	591.82	649.71	710.91	775.90	845.24	919.65	1,000.00
47	434.59	484.33	536.44	591.17	648.87	709.94	774.89	844.33	919.05	1,000.00
48	434.54	484.06	535.93	590.43	647.92	708.85	773.76	843.31	918.37	1,000.00
49	434.45	483.73	535.34	589.59	646.86	707.64	772.49	842.17	917.62	1,000.00
50	434.35	483.36	534.68	588.66	645.70	706.30	771.10	840.91	916.78	1,000.00
51	434.23	482.95	533.97	587.65	644.41	704.81	769.55	839.51	915.84	1,000.00
52	434.11	482.51	533.20	586.54	643.01	703.19	767.84	837.96	914.80	1,000.00
53	433.99	482.05	532.37	585.33	641.46	701.39	765.96	836.25	913.65	1,000.00
54	433.87	481.55	531.45	584.01	639.76	699.41	763.88	834.34	912.38	1,000.00
55	433.74	481.00	530.45	582.55	637.88	697.21	761.55	832.23	910.97	1,000.00
56	433.59	480.38	529.32	580.91	635.77	694.75	758.98	829.90	909.42	1,000.00
57	433.40	479.66	528.05	579.06	633.40	692.02	756.13	827.34	907.71	1,000.00
58	433.13	478.82	526.57	576.96	630.76	689.00	753.02	824.52	905.82	1,000.00
59	432.76	477.80	524.87	574.61	627.86	685.73	749.64	821.47	903.74	1,000.00
60	432.26	476.61	522.98	572.07	624.77	682.26	746.04	818.17	901.46	1,000.00

Net Premiums and Reserve Values per \$1,000.

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ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 4½ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

		RESERVES AT THE END OF										
	Net Annual Premiums.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
0	\$11 97	\$4 74	\$9 68	\$14 83	\$20 20	\$26 81	\$31 66	\$37 77	\$44 14	\$50 78	\$57 71	\$64 98
1	12 23	4 96	10 14	15 54	21 17	27 06	33 19	39 59	46 27	53 23	60 48	68 05
2	12 50	5 20	10 63	16 29	22 20	28 37	34 80	41 51	48 51	55 80	63 40	71 33
3	12 79	5 46	11 15	17 09	23 29	29 76	36 50	43 53	50 86	58 51	66 47	74 77
4	13 10	5 72	11 70	17 93	24 43	31 22	38 29	45 66	53 34	61 35	69 69	78 33
5	13 42	6 01	12 28	18 82	25 64	32 75	40 16	47 89	55 95	64 34	73 08	82 18
6	13 77	6 31	12 86	19 75	26 90	34 36	42 13	50 24	58 68	67 47	76 63	86 16
7	14 13	6 63	13 53	20 72	28 23	36 06	44 21	52 71	61 55	70 77	80 36	90 34
8	14 51	6 96	14 20	21 75	29 63	37 85	46 39	55 30	64 58	74 23	84 27	94 71
9	14 91	7 30	14 91	22 84	31 11	39 72	48 69	58 03	67 75	77 86	88 37	99 23
10	15 34	7 66	15 66	23 99	32 66	41 69	51 11	60 90	71 09	81 67	92 67	104 10
11	15 79	8 16	16 45	25 19	34 29	43 78	53 64	63 91	74 58	85 67	97 18	109 18
12	16 27	8 46	17 27	26 45	36 01	45 96	56 31	67 06	78 24	89 84	101 90	114 40
13	16 77	8 89	18 14	27 79	37 82	48 26	59 10	70 37	82 08	94 23	106 84	119 92
14	17 31	9 34	19 07	29 19	39 72	50 67	62 04	73 85	86 11	98 88	112 06	125 69
15	17 89	9 82	20 04	30 67	41 72	53 20	65 12	77 50	90 34	103 66	117 45	131 72
16	18 48	10 32	21 06	32 21	43 81	55 84	68 34	81 31	94 77	108 69	123 11	137 99
17	19 12	10 85	22 12	33 83	46 00	58 62	71 74	85 33	99 40	113 96	129 01	144 53
18	19 81	11 40	23 24	35 54	48 31	61 56	75 30	89 52	104 25	119 45	135 15	151 31
19	20 53	11 98	24 42	37 34	50 74	64 64	79 03	93 92	109 30	125 18	141 52	158 31
20	21 30	12 59	25 66	39 23	53 29	67 86	82 93	98 59	114 57	131 11	148 11	165 53
21	22 12	13 24	26 98	41 23	55 97	71 24	87 01	103 28	120 04	137 25	154 89	172 95
22	23 00	13 92	28 36	43 31	58 78	74 79	91 25	108 23	125 67	143 55	161 88	180 56
23	23 93	14 64	29 80	45 49	61 70	78 42	95 64	113 33	131 46	150 02	168 99	188 34
24	24 92	15 38	31 31	47 75	64 72	82 20	100 15	118 59	137 39	156 64	176 28	196 28
25	25 99	16 17	32 87	50 11	67 86	86 09	104 78	123 92	143 47	163 42	183 72	204 37
26	27 12	16 98	34 50	52 54	71 07	90 07	109 51	129 39	149 60	170 30	191 29	212 58
27	28 33	17 82	36 18	55 03	74 35	94 14	114 35	134 98	155 98	177 33	198 98	220 98
28	29 63	18 69	37 89	57 56	77 70	98 28	119 28	140 66	162 40	184 45	206 79	229 38
29	31 01	19 59	39 61	60 14	81 11	102 51	124 30	146 45	168 92	191 69	214 71	237 94
30	32 49	20 45	41 39	62 78	84 61	106 83	129 42	152 34	175 55	199 04	222 74	246 60
31	34 07	21 37	43 21	65 49	88 18	111 24	134 64	158 35	182 32	206 51	230 87	255 36
32	35 75	22 32	45 08	68 27	91 83	115 75	139 97	164 46	189 18	214 08	239 09	264 19
33	37 55	23 29	47 00	71 11	95 56	120 34	145 39	170 67	196 14	221 73	247 40	273 10
34	39 47	24 26	48 96	74 09	99 36	125 01	150 30	176 97	203 17	229 45	255 76	282 05
35	41 53	25 30	50 96	76 95	103 24	129 77	156 49	183 34	210 39	237 25	264 19	291 02
36	43 72	26 33	53 00	79 97	107 19	134 60	162 15	189 79	217 45	245 09	272 62	299 96
37	46 07	27 39	55 09	83 05	111 20	139 50	167 88	196 29	224 68	252 95	281 06	308 92
38	48 58	28 48	57 22	86 17	115 26	144 44	173 66	202 34	231 92	260 81	289 45	317 77
39	51 27	29 58	59 38	89 32	119 36	149 43	179 47	209 40	239 14	268 62	297 77	326 51
40	54 14	30 70	61 56	92 51	123 50	154 46	185 29	215 94	246 33	276 36	305 98	335 11
41	57 23	31 83	63 77	95 74	127 67	159 49	191 10	222 45	253 43	283 99	314 04	343 55
42	60 52	32 99	66 00	98 99	131 85	164 51	196 88	228 33	260 45	291 49	321 97	351 91
43	64 05	34 15	68 26	102 24	136 01	169 49	203 59	235 23	267 32	298 84	329 81	360 29
44	67 34	35 32	70 50	105 46	140 14	174 39	208 19	241 42	274 05	306 11	337 67	368 83
45	71 30	36 47	72 71	108 65	144 17	179 20	213 64	247 47	280 71	313 42	345 72	377 63

Net Premiums and Reserve Values per \$1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 4½ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF											
	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.
20	\$72 46	\$88 81	\$88 49	\$87 00	108 87	118 08	124 68	134 67	146 68	155 80	166 98	178 59
21	75 94	94 15	92 70	101 61	110 88	120 58	130 53	140 99	151 78	163 01	174 66	186 75
22	79 08	98 18	97 18	106 45	116 14	126 21	136 08	147 86	158 84	170 58	182 68	195 27
23	83 41	92 41	101 78	111 52	121 68	132 17	143 08	154 44	166 21	178 42	191 06	204 14
24	87 48	96 86	106 65	116 88	127 41	138 38	149 88	161 64	173 91	186 62	199 78	213 36
25	91 68	101 51	111 74	122 88	133 48	144 97	156 81	168 16	180 94	193 17	206 88	220 98
26	96 07	106 37	117 08	128 19	138 74	149 71	161 18	173 60	186 98	200 08	213 83	228 84
27	100 70	111 48	122 66	134 28	146 32	158 88	171 77	185 18	199 08	213 29	227 97	243 07
28	105 68	116 82	128 51	140 64	153 22	166 26	179 79	193 68	208 08	222 88	238 09	253 62
29	110 68	122 41	134 68	147 80	160 41	173 99	188 01	202 48	217 39	232 68	248 38	264 46
30	115 98	128 28	141 08	154 24	167 92	182 06	196 68	211 68	227 05	242 88	259 04	275 58
31	121 53	134 40	147 71	161 48	175 78	190 42	205 55	221 04	237 02	253 32	269 98	286 98
32	127 97	140 79	154 69	169 04	183 84	199 08	214 76	230 81	247 26	264 06	281 18	298 64
33	133 46	147 47	161 94	176 88	192 26	208 06	224 28	240 83	257 77	275 08	292 66	310 56
34	139 88	154 48	169 50	185 02	200 98	217 30	234 08	251 12	268 56	286 32	304 37	322 68
35	146 48	161 67	177 84	193 48	209 92	226 81	244 06	261 59	279 40	297 61	316 30	335 08
36	153 86	169 18	185 48	202 08	219 14	236 58	254 34	272 44	290 86	309 52	328 48	347 56
37	160 51	176 98	193 79	211 00	228 68	246 57	264 86	283 45	302 32	321 48	340 76	360 26
38	167 91	184 92	202 84	220 14	238 86	256 80	275 58	294 67	313 98	333 58	353 24	373 10
39	175 68	193 16	211 36	229 58	248 28	267 26	286 54	306 06	325 84	345 79	365 87	386 08
40	183 36	201 59	220 18	239 11	258 36	277 88	297 66	317 67	337 86	358 19	378 67	399 11
41	191 41	210 84	229 41	248 91	268 68	288 71	308 99	329 41	350 07	370 79	391 48	412 23
42	199 04	218 07	238 88	258 87	279 17	299 90	320 41	341 28	362 26	383 38	404 34	425 38
43	206 06	225 08	246 40	268 99	289 81	310 82	331 98	353 28	374 58	396 94	417 27	438 58
44	213 61	237 28	258 18	279 26	300 58	322 05	343 64	365 28	386 96	408 61	430 18	451 61
45	221 32	246 64	268 00	289 65	311 46	333 88	355 88	377 38	399 37	421 23	443 06	464 68
46	229 15	255 96	277 98	300 14	322 42	344 77	367 15	389 50	411 76	433 88	455 83	477 51
47	243 12	265 51	288 06	310 72	333 46	356 22	378 96	401 60	424 11	446 49	468 49	490 24
48	252 18	275 14	298 22	321 36	344 54	367 68	390 75	413 66	436 39	458 84	480 99	502 78
49	261 34	284 86	308 44	332 06	355 65	379 14	402 50	425 65	448 54	471 11	493 31	515 11
50	270 59	294 64	318 76	342 79	366 76	390 58	414 20	437 54	460 58	483 48	506 48	529 27
51	279 92	304 51	329 07	356 54	377 86	401 96	425 79	449 39	472 41	495 11	517 40	539 34
52	289 32	314 42	339 42	364 27	388 91	413 26	437 27	460 89	484 08	506 85	529 28	551 44
53	298 77	324 84	349 76	374 96	399 86	424 48	448 58	472 30	495 61	518 65	541 30	563 61
54	308 28	334 26	360 05	385 55	410 70	435 44	459 72	483 58	507 09	530 28	553 21	575 97
55	317 69	344 13	370 27	396 04	421 39	446 28	470 78	494 81	518 57	542 09	565 42	588 56
56	327 11	353 92	380 37	406 87	431 91	457 00	481 70	506 08	530 21	554 14	577 88	601 48
57	336 46	363 61	390 32	416 55	442 32	467 68	492 72	517 50	542 08	566 47	590 64	614 69
58	345 69	373 15	400 12	426 61	452 68	478 44	503 91	529 19	554 26	579 11	603 74	627 98
59	354 77	382 58	408 30	436 65	462 14	487 37	512 38	537 12	561 66	586 12	610 41	634 48
60	363 71	391 81	419 47	446 78	473 80	500 61	527 20	553 58	579 68	605 35	630 86	656 45
61	372 54	401 08	429 28	457 14	484 79	512 23	539 42	566 37	592 83	618 28	644 54	670 15
62	381 39	410 49	439 29	467 85	496 18	524 28	552 11	579 44	606 58	633 28	659 80	686 80
63	390 38	420 16	449 70	479 01	508 05	536 83	565 10	592 88	620 33	647 68	675 09	702 27
64	399 68	430 24	460 59	490 68	520 46	549 72	578 50	606 90	635 28	663 50	691 74	719 14
65	409 38	440 84	472 01	502 98	533 23	563 06	592 51	621 87	651 25	680 48	708 88	735 85

Net Premiums and Reserve Values per \$1,000.

ORDINARY LIFE POLICY.

—AMERICAN EXPERIENCE 4½ PER CENT.—

(The Reserve is equivalent to the face of the Policy at Age 96.)

Age at Issue.	RESERVES AT THE END OF								
	24 Years.	25 Years.	26 Years.	27 Years.	28 Years.	29 Years.	30 Years.	31 Years.	32 Years.
25	\$190 68	\$208 05	\$215 94	\$228 25	\$242 99	\$257 13	\$271 66	\$286 56	\$301 80
26	199 28	212 21	225 88	239 38	253 60	268 19	283 16	298 46	314 14
27	208 28	221 72	235 59	249 87	264 55	279 59	294 96	310 72	326 77
28	217 65	231 60	245 95	260 70	275 52	291 30	307 12	323 28	339 68
29	227 38	241 82	256 65	271 85	287 41	303 31	319 54	336 06	352 85
30	237 45	252 37	267 00	283 31	299 39	315 62	332 28	349 18	366 26
31	247 82	263 23	278 97	295 06	311 48	328 20	345 19	362 43	379 89
32	258 55	274 40	290 59	307 11	323 98	341 08	358 38	375 96	393 73
33	269 56	285 86	302 50	319 43	336 64	354 11	371 89	389 69	407 75
34	280 86	297 61	314 66	332 00	349 59	367 40	385 42	403 60	421 91
35	292 45	309 63	327 09	344 31	362 75	380 90	399 22	417 68	436 20
36	304 29	321 89	339 75	357 83	376 12	394 58	413 17	431 86	450 59
37	316 39	334 38	352 62	371 05	389 66	408 40	427 23	446 12	465 04
38	328 70	347 09	365 69	384 45	403 35	422 35	441 40	460 47	479 52
39	341 24	360 00	378 93	398 00	417 17	436 39	455 64	474 86	494 01
40	353 97	373 08	392 33	411 67	431 08	450 52	469 91	489 24	508 46
41	366 86	386 30	405 64	425 42	445 05	464 65	484 18	503 68	522 82
42	379 90	399 54	419 44	439 27	459 07	478 80	498 41	517 84	537 06
43	393 06	413 08	433 12	453 14	473 08	492 90	512 56	531 93	551 14
44	406 31	426 58	446 84	467 01	487 06	506 94	526 58	545 96	565 02
45	419 68	440 13	460 55	480 84	500 96	520 84	540 46	559 74	578 66
46	432 99	453 67	474 22	494 00	514 73	534 60	554 15	573 31	592 15
47	446 34	467 17	487 61	508 22	528 35	548 15	567 58	586 68	605 48
48	459 64	480 58	501 28	521 69	541 77	561 48	580 85	599 92	618 73
49	472 86	493 87	514 59	534 96	554 96	574 62	593 97	613 07	631 97
50	485 96	507 00	527 69	548 61	567 97	587 62	607 02	626 22	645 26
51	498 90	519 38	540 58	560 87	580 84	600 56	620 07	639 43	658 63
52	511 64	532 05	553 29	573 60	593 66	613 51	633 20	652 73	672 10
53	524 17	545 28	565 87	586 39	606 50	626 55	646 43	666 15	685 68
54	536 52	557 60	578 41	599 01	619 43	639 70	659 79	679 69	699 24
55	548 78	570 00	591 01	611 84	632 51	653 00	673 30	693 24	712 84
56	561 02	582 47	603 74	624 84	645 76	666 48	686 88	706 85	726 60
57	573 35	595 08	616 65	638 02	659 20	679 99	700 44	720 63	740 76
58	585 84	607 90	629 76	651 42	672 69	693 61	714 28	734 64	755 42
59	598 95	620 93	643 11	664 89	686 30	707 44	728 52	749 64	770 56
60	611 50	634 23	656 55	678 50	700 16	721 77	743 41	764 88	785 78
61	624 74	647 63	670 15	692 66	714 55	736 75	758 72	780 22	800 49
62	638 11	661 23	684 06	706 83	729 68	752 25	774 27	795 20	814 89
63	651 69	675 17	698 57	722 02	745 27	767 92	789 49	809 77	829 47
64	665 64	689 74	713 87	737 81	761 11	783 26	804 19	824 47	844 43
65	680 28	705 15	729 81	753 68	776 85	798 22	819 12	839 69	858 92
66	695 81	721 26	746 68	769 58	791 83	813 39	834 61	854 47	870 92
67	712 09	737 68	762 00	784 99	807 25	829 17	849 69	866 47	882 25
68	728 74	753 88	777 65	800 58	823 34	844 56	861 92	878 24	892 89
69	745 18	769 79	793 63	817 10	839 06	857 03	873 94	889 10	1000 00
70	761 37	786 08	810 40	833 17	851 80	869 32	886 04	1000 00	.....

AMERICAN EXPERIENCE 41½ PER CENT.

RESERVES AT THE END OF											
Age at Issue.	34 Years.	35 Years.	36 Years.	37 Years.	38 Years.	39 Years.	40 Years.	41 Years.	42 Years.	43 Years.	44 Years.
21	\$533 28	\$349 47	\$365 92	\$382 62	\$399 53	\$416 68	\$433 89	\$451 27	\$468 74	\$486 28	\$503 91
22	346 37	362 91	376 68	396 67	413 85	431 19	448 66	466 21	483 83	501 41	519 04
23	369 73	376 59	398 68	410 93	428 96	445 91	463 55	481 24	498 96	516 68	534 40
24	373 83	380 49	407 88	426 37	443 01	460 74	478 59	496 34	514 18	531 98	549 78
25	387 15	404 60	422 22	439 36	457 79	475 67	493 58	511 46	529 28	546 95	564 58
26	401 18	418 89	436 73	454 67	472 65	490 66	508 65	526 57	544 38	562 08	579 78
27	415 88	433 33	451 37	469 45	487 59	505 68	523 70	541 62	559 39	576 94	594 38
28	429 73	447 89	466 10	484 33	502 54	520 68	538 71	556 59	574 26	591 68	609 08
29	444 21	462 54	480 89	499 23	517 49	535 64	553 68	571 42	588 96	606 21	623 55
30	458 78	477 26	495 72	514 11	532 39	550 51	568 42	586 09	603 46	620 58	637 48
31	473 42	492 01	510 54	528 95	547 21	565 25	583 04	600 54	617 73	634 81	651 78
32	488 09	506 76	525 31	543 71	561 89	579 82	597 46	614 77	631 79	648 54	665 04
33	502 75	521 48	540 00	558 39	576 41	594 19	611 65	628 80	645 68	662 35	678 88
34	517 37	536 08	554 56	572 80	590 72	608 39	625 63	642 66	659 47	676 16	692 73
35	531 92	550 57	568 97	587 06	604 82	622 27	639 45	656 41	673 20	689 85	706 38
36	546 33	564 90	583 16	601 09	618 71	636 05	653 17	670 12	686 92	703 60	720 14
37	560 59	579 03	597 14	614 98	632 44	649 73	666 85	683 82	700 66	717 36	733 91
38	574 64	592 94	610 92	628 61	646 08	663 37	680 52	697 53	714 40	731 11	747 68
39	588 47	606 65	624 54	642 20	659 68	677 02	694 22	711 27	728 16	744 75	761 14
40	602 11	620 21	638 08	655 76	673 29	690 69	707 94	725 02	741 80	758 30	774 64
41	615 61	633 69	651 58	669 93	686 94	704 39	721 69	738 67	755 37	771 86	788 26
42	629 02	647 14	665 12	682 95	700 63	718 14	735 34	752 25	768 95	785 46	801 88
43	642 41	660 62	678 70	696 61	714 36	731 79	748 93	765 85	782 72	799 61	816 41
44	655 83	674 16	692 33	710 33	728 00	745 38	762 54	779 65	796 79	813 79	830 64
45	669 82	687 75	706 02	723 96	741 60	759 02	776 38	793 77	811 03	827 82	844 38
46	682 88	701 43	719 65	737 56	755 25	772 89	790 55	808 07	825 13	841 35	857 74
47	696 52	715 04	733 25	751 23	769 15	787 11	804 92	822 26	839 74	856 31	872 88
48	710 12	728 64	746 93	765 18	783 43	801 55	819 19	835 95	851 80	867 14	882 88
49	723 72	742 34	760 90	779 50	797 95	815 91	832 97	849 11	864 73	880 11	895 58
50	737 48	756 35	775 30	794 10	812 40	829 79	846 23	862 16	877 83	892 89	907 80
51	751 49	770 82	789 99	808 66	826 40	843 17	859 41	875 40	890 36	902 60	912 33
52	766 04	785 61	804 67	822 77	839 89	856 47	872 79	888 07	900 57	912 33	921 19
53	780 93	800 40	818 90	836 40	853 34	870 01	885 62	898 40	910 41	921 19	931 00
54	795 84	814 77	832 66	849 99	867 05	883 01	898 68	908 37	919 39	931 00	941 00
55	810 85	828 67	846 41	863 88	880 22	896 60	906 18	917 46	1000 00	.....	.....
56	824 41	842 59	860 49	877 24	890 95	903 85	915 41	1000 00	.....	.....	.....
57	838 51	856 87	874 08	888 12	901 35	913 22	1000 00	.....	.....	.....	.....
58	853 00	870 65	885 10	898 68	910 87	1000 00	.....	.....	.....	.....	.....
59	867 01	881 86	895 88	908 96	1000 00	.....	.....	.....	.....	.....	.....
60	889 51	902 80	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
61	899 72	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	1600 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Net Premiums and Reserve Values per \$1,000

971

10-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4½ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 98.)

Age at Issue.		RESERVES AT THE END OF									
Net Annual Premiums.		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
17	17	\$20 75	\$42 56	\$65 48	\$89 58	\$114 91	\$141 56	\$169 57	\$199 03	\$230 02	\$262 61
18	18	21 20	43 47	66 39	91 51	117 39	144 61	173 22	203 32	234 97	268 26
19	19	21 65	44 43	68 36	93 53	119 93	147 79	177 08	207 79	240 13	274 16
20	20	22 15	45 43	69 30	95 68	122 67	151 11	181 06	212 44	245 51	280 30
21	21	22 66	46 48	71 51	97 82	125 48	154 56	185 14	217 30	251 12	286 69
22	22	23 19	47 57	73 18	100 11	128 41	158 17	189 46	222 36	256 96	293 35
23	23	23 74	48 69	74 92	102 46	131 46	161 92	193 96	227 62	263 04	300 29
24	24	24 32	49 88	76 73	104 96	134 68	165 89	198 62	233 10	269 37	307 51
25	25	24 92	51 10	78 62	107 54	137 94	169 89	203 48	238 81	275 95	315 08
26	26	25 54	52 38	80 59	110 28	141 38	174 12	208 55	244 74	282 80	322 88
27	27	26 19	53 72	82 63	113 02	144 95	178 52	213 81	250 91	289 92	330 95
28	28	26 87	55 10	84 76	115 82	148 67	183 09	219 28	257 31	297 31	339 37
29	29	27 58	56 54	86 96	118 94	152 58	187 84	224 95	263 96	304 97	348 12
30	30	28 30	58 02	89 26	122 07	156 54	192 76	230 83	270 65	312 93	357 19
31	31	29 06	59 58	91 64	125 32	160 69	197 87	236 33	278 00	321 18	366 60
32	32	29 85	61 20	94 12	128 68	164 99	203 15	243 25	285 40	329 73	376 35
33	33	30 66	62 86	96 66	132 17	169 45	208 63	249 80	293 09	338 57	386 48
34	34	31 51	64 58	99 31	135 77	174 06	214 29	256 57	301 00	347 72	396 85
35	35	32 38	66 36	102 08	139 49	178 88	220 15	263 57	309 19	357 15	407 60
36	36	33 28	68 20	104 86	143 35	183 76	226 20	270 79	317 64	366 88	418 67
37	37	34 21	70 11	107 78	147 33	188 84	232 44	278 22	326 33	376 88	430 04
38	38	35 18	72 08	110 84	151 44	194 09	238 85	285 87	335 25	387 14	441 79
39	39	36 17	74 12	113 91	155 66	199 46	245 44	293 70	344 38	397 63	453 69
40	40	37 20	76 20	117 10	159 99	204 98	252 17	301 70	353 70	408 34	465 82
41	41	38 25	78 34	120 36	164 41	210 60	259 08	309 84	363 18	419 25	478 29
42	42	39 33	80 53	123 70	168 93	216 32	265 99	318 10	372 83	430 36	490 93
43	43	40 43	82 76	127 08	173 49	222 09	273 08	326 48	382 60	441 63	503 89
44	44	41 55	85 02	130 49	178 69	227 92	280 15	334 94	392 49	453 04	516 87
45	45	42 67	87 28	133 91	182 72	233 78	287 81	343 46	402 46	464 57	529 19
46	46	43 79	89 55	137 38	187 33	239 66	294 49	352 02	412 50	476 21	542 49
47	47	44 90	91 78	140 76	191 96	245 54	301 68	360 61	422 58	487 92	556 98
48	48	46 02	94 04	144 18	196 58	251 36	308 87	369 29	432 69	499 67	570 59
49	49	47 13	96 28	147 58	201 17	257 25	316 08	377 77	442 78	511 46	584 26
50	50	48 24	98 50	150 95	205 73	263 04	323 19	386 28	452 84	523 23	597 97
51	51	49 32	100 70	154 27	210 22	268 76	330 19	394 71	462 82	534 95	611 70
52	52	50 39	102 85	157 53	214 64	274 39	337 07	403 03	472 69	546 60	625 42
53	53	51 44	104 96	160 73	218 95	279 69	343 84	411 19	482 43	558 14	639 08
54	54	52 46	107 02	163 85	223 17	285 25	350 44	419 17	491 98	569 53	652 65
55	55	53 47	109 02	166 86	227 23	290 42	356 83	426 94	501 31	580 72	666 11
56	56	54 42	110 98	169 74	231 11	295 39	362 99	434 42	510 86	591 67	679 42
57	57	55 33	112 75	172 48	234 82	300 13	368 86	441 60	519 11	602 34	692 64

TEN-YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE $4\frac{1}{2}$ PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF									
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
20	81 90	\$78 89	\$160 91	\$247 78	\$339 26	\$435 59	\$537 04	\$643 89	\$756 45	\$875 04	\$1,000
21	81 92	78 87	160 90	247 74	339 22	435 55	536 99	643 83	756 40	875 01	1,000
22	81 95	78 85	160 87	247 70	339 17	435 49	536 93	643 77	756 35	874 98	1,000
23	81 99	78 84	160 82	247 66	339 12	435 43	536 86	643 71	756 30	874 95	1,000
24	82 02	78 82	160 78	247 63	339 06	435 36	536 79	643 65	756 25	874 92	1,000
25	82 05	78 81	160 76	247 58	339 00	435 29	536 72	643 59	756 20	874 88	1,000
26	82 09	78 29	160 73	247 53	338 94	435 22	536 65	643 52	756 14	874 84	1,000
27	82 13	78 27	160 68	247 48	338 88	435 14	536 57	643 44	756 07	874 80	1,000
28	82 18	78 26	160 65	247 42	328 82	435 06	536 49	643 36	756 00	874 76	1,000
29	82 23	78 23	160 61	247 37	338 74	434 98	536 40	643 27	755 92	874 71	1,000
30	82 28	78 22	160 58	247 31	338 66	434 89	536 29	643 17	755 84	874 66	1,000
31	82 34	78 20	160 53	247 25	338 58	434 79	536 18	643 06	755 75	874 60	1,000
32	82 40	78 17	160 49	247 18	338 49	434 68	536 06	642 94	755 65	874 54	1,000
33	82 47	78 14	160 42	247 11	338 40	434 58	535 94	642 82	755 54	874 47	1,000
34	82 55	78 12	160 38	247 03	338 29	434 44	535 81	642 69	755 42	874 40	1,000
35	82 63	78 10	160 33	246 94	338 18	434 32	535 66	642 54	755 29	874 31	1,000
36	82 72	78 07	160 26	246 84	338 05	434 16	535 49	642 37	755 14	874 21	1,000
37	82 82	78 03	160 20	246 73	337 91	434 00	535 31	642 20	754 98	874 10	1,000
38	82 94	77 99	160 11	246 62	337 75	433 88	535 11	642 00	754 82	873 99	1,000
39	83 06	77 95	160 04	246 50	337 60	433 64	534 92	641 79	754 62	873 87	1,000
40	83 20	77 91	159 96	246 38	337 44	433 44	534 69	641 55	754 42	873 74	1,000
41	83 36	77 88	159 88	246 25	337 27	433 21	534 44	641 30	754 18	873 59	1,000
42	83 53	77 83	159 80	246 11	337 07	432 99	534 18	641 01	753 93	873 41	1,000
43	83 73	77 79	159 71	245 98	336 88	432 78	533 88	640 69	753 63	873 20	1,000
44	83 96	77 75	159 60	245 81	336 66	432 45	533 53	640 31	753 29	872 97	1,000
45	84 22	77 72	159 50	245 64	336 41	432 11	533 13	639 90	752 90	872 72	1,000
46	84 52	77 65	159 37	245 44	336 10	431 71	532 68	639 42	752 46	872 43	1,000
47	84 85	77 59	159 25	245 18	335 74	431 25	532 12	638 85	751 95	872 09	1,000
48	85 23	77 52	159 07	244 89	335 31	430 72	531 51	638 20	751 37	871 70	1,000
49	85 66	77 43	158 84	244 52	334 80	430 08	530 80	637 47	750 72	871 27	1,000
50	86 15	77 31	158 58	244 10	334 24	429 38	529 99	636 64	749 98	870 79	1,000
51	86 69	77 15	158 28	243 63	333 59	428 58	529 09	635 72	749 15	870 25	1,000
52	87 29	77 01	157 93	243 09	332 88	427 69	528 08	634 68	748 24	869 64	1,000
53	87 96	76 84	157 56	242 51	332 06	426 69	526 96	633 53	747 22	868 98	1,000
54	88 71	76 63	157 14	241 84	331 15	425 58	525 71	632 25	746 07	868 23	1,000
55	89 54	76 42	156 66	241 10	330 15	424 35	524 33	630 33	744 31	867 39	1,000
56	90 47	76 17	156 13	240 28	329 04	423 00	522 79	629 25	743 40	866 47	1,000
57	91 50	75 90	155 56	239 38	327 83	421 49	521 08	627 50	741 84	865 45	1,000
58	92 64	75 60	154 92	238 39	326 47	419 82	519 21	625 58	740 11	864 29	1,000
59	93 90	75 28	154 23	237 29	324 98	417 99	517 14	623 44	738 19	863 02	1,000
60	95 33	74 92	153 46	236 08	323 35	415 99	514 35	621 09	736 07	861 51	1,000

Net Premiums and Reserve Values for \$1,000.

478

15-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE $4\frac{1}{2}$ PER CENT.

The Reserve is Equivalent to the Face of the Policy at Age 96).

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF						
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
20	\$20 36	\$13 57	\$27 82	\$42 77	\$58 47	\$74 96	\$92 29	\$110 48
21	20 71	13 90	28 48	43 79	59 87	76 78	94 50	113 12
22	21 08	14 28	29 18	44 87	61 84	78 64	96 80	115 88
23	21 47	14 59	29 91	45 99	62 87	80 60	99 21	118 75
24	21 87	14 96	30 67	47 16	64 47	82 64	101 72	121 75
25	22 29	15 36	31 47	48 88	66 13	84 76	104 83	124 87
26	22 73	15 76	32 29	49 64	67 86	86 97	107 04	128 11
27	23 20	16 18	33 15	50 96	69 68	89 28	109 88	131 49
28	23 68	16 62	34 05	52 84	71 53	91 68	112 81	134 89
29	24 18	17 07	34 98	53 77	73 49	94 17	115 87	138 05
30	24 71	17 54	35 95	55 26	75 51	96 76	119 05	142 44
31	25 26	18 04	36 97	56 81	77 62	99 45	122 85	146 87
32	25 84	18 56	38 01	58 41	79 81	102 24	125 78	150 45
33	26 45	19 08	39 09	60 08	82 08	105 14	129 82	154 67
34	27 08	19 64	40 23	61 81	84 44	108 14	132 99	159 04
35	27 74	20 22	41 41	63 61	86 87	111 26	136 79	163 56
36	28 43	20 81	42 62	65 46	89 39	114 45	140 72	168 23
37	29 16	21 44	43 88	67 38	91 99	117 78	144 78	173 07
38	29 92	22 07	45 18	69 36	94 69	121 21	148 98	178 05
39	30 72	22 73	46 52	71 42	97 48	124 77	153 31	183 20
40	31 56	23 41	47 91	73 55	100 87	128 48	157 78	188 47
41	32 43	24 13	49 36	75 76	103 85	132 21	162 86	193 89
42	33 36	24 86	50 86	78 02	106 41	136 07	167 06	199 42
43	34 33	25 68	52 39	80 35	109 55	140 08	171 84	205 68
44	35 35	26 40	53 97	82 78	112 75	144 05	176 69	210 70
45	36 43	27 24	55 58	85 16	116 00	148 12	181 58	216 42
46	37 56	28 01	57 21	87 62	119 27	152 21	186 48	222 15
47	38 76	28 85	58 87	90 10	122 56	156 31	191 40	227 90
48	40 02	29 68	60 52	92 56	125 83	160 39	196 30	233 42
49	41 35	30 50	62 16	95 01	129 09	164 47	201 18	239 32
50	42 75	31 33	63 80	97 46	132 35	168 52	206 08	244 97
51	44 23	32 15	65 44	99 91	135 59	172 55	210 84	250 57
52	45 80	32 98	67 09	102 34	138 81	176 58	215 60	256 09
53	47 45	33 80	68 70	104 75	141 98	180 47	220 29	261 58
54	49 19	34 61	70 31	107 18	145 12	184 35	224 89	266 85
55	51 04	35 43	71 91	109 48	148 21	188 15	229 39	272 08
56	53 01	36 28	73 48	111 80	151 24	191 97	233 76	277 05
57	55 09	37 02	75 04	114 09	154 21	195 49	238 01	281 91
58	57 31	37 82	76 58	116 32	157 10	198 99	242 10	286 58
59	59 67	38 59	78 08	118 49	159 89	202 36	246 07	291 00
60	62 20	39 35	79 53	120 59	162 58	205 60	249 74	295 17
61	64 89	40 09	80 95	122 63	165 17	208 67	253 23	299 04
62	67 78	40 82	82 33	124 59	167 62	211 58	256 46	302 56
63	70 87	41 53	83 67	126 44	169 91	214 18	259 36	305 69
64	74 19	42 21	84 92	128 17	172 01	216 54	261 92	308 56
65	77 76	42 85	86 09	129 76	173 89	218 61	264 09	316 49

25. PREMIUMS LIFE POLICY

ANTHONY REPRINDEK CO. PHILADELPHIA

When Reserve is Equivalent to the Price of the Policy at Age 65.)

REMOVES AT THE END OF

Year	1900	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	1921	1922	1923	1924	1925	1926	1927	1928	1929	1930	1931	1932	1933	1934	1935	1936	1937	1938	1939	1940	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099
1900	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	1921	1922	1923	1924	1925	1926	1927	1928	1929	1930	1931	1932	1933	1934	1935	1936	1937	1938	1939	1940	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	

FIFTEEN YEAR ENDOWMENT POLICY

AMERICAN EXPERIENCE CO. NEW YORK

Age at Issue	RESERVES AT THE END OF							
	Net Annual Premiums.	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
40	50 54	45 37	43 10	41 34	40 21	39 06	38 00	372 13
41	50 54	45 36	43 08	41 31	40 17	38 02	37 54	372 00
42	50 54	45 35	43 06	41 28	40 13	38 00	37 52	372 00
43	50 54	45 34	43 04	41 26	40 10	37 72	37 50	371 94
44	50 54	45 33	43 03	41 23	40 06	37 68	37 48	371 87
45	50 74	45 33	43 02	41 20	40 03	37 63	37 46	371 80
46	50 74	45 32	43 00	41 18	40 00	37 58	37 44	371 73
47	50 74	45 31	42 98	41 15	39 55	37 53	37 42	371 65
48	50 74	45 30	42 97	41 12	39 52	37 48	37 40	371 57
49	50 74	45 29	42 95	41 10	39 48	37 42	37 38	371 48
50	51 08	45 29	42 94	41 08	39 43	37 37	37 36	371 40
51	51 11	45 28	42 93	41 05	39 39	37 32	37 34	371 31
52	51 16	45 28	42 91	41 02	39 35	37 28	37 32	371 21
53	51 20	45 27	42 89	41 00	39 32	37 20	37 30	371 10
54	51 29	45 27	42 89	40 98	39 29	37 14	37 28	370 99
55	51 50	45 27	42 88	40 96	39 25	37 09	37 26	370 88
56	51 52	45 27	42 88	40 94	39 21	37 02	37 24	370 76
57	51 52	45 27	42 87	40 92	39 17	36 96	37 22	370 66
58	51 52	45 27	42 87	40 91	39 14	36 91	37 20	370 55
59	52 09	45 26	42 88	40 92	39 13	36 88	37 18	370 45
60	52 39	45 26	42 89	40 93	39 13	36 87	37 18	370 36
61	52 41	45 25	42 93	40 97	39 15	36 88	37 18	370 28
62	52 76	45 25	42 98	41 02	39 18	36 89	37 18	370 18
63	53 04	45 25	43 04	41 09	39 22	36 91	37 18	370 06
64	53 36	45 24	43 12	41 16	39 27	36 92	37 18	369 91
65	53 73	45 24	43 20	41 25	39 33	36 92	37 18	369 70
66	54 14	45 23	43 28	41 33	39 39	36 93	37 18	369 44
67	54 60	45 23	43 37	41 40	39 46	36 94	37 18	369 13
68	55 12	45 22	43 43	41 43	39 53	36 95	37 18	368 74
69	55 70	45 21	43 47	41 43	39 57	36 95	37 18	368 27
70	56 25	45 20	43 51	41 42	39 58	36 93	37 18	367 73
71	57 03	45 19	43 54	41 41	39 57	36 91	37 18	367 13
72	57 39	45 18	43 57	41 37	39 53	36 87	37 18	366 46
73	58 29	45 17	43 59	41 33	39 48	36 82	37 18	365 72
74	59 30	45 16	43 61	41 28	39 41	36 75	37 18	364 90
75	60 31	45 15	43 63	41 23	39 33	36 66	37 18	363 99
76	61 32	45 14	43 65	41 16	39 24	36 56	37 18	362 00
77	62 52	45 13	43 69	41 10	39 14	36 45	37 18	360 95
78	64 03	45 12	43 73	41 03	39 03	36 33	37 18	359 81
79	65 73	45 11	43 78	40 93	38 91	36 20	37 18	358 55
80	68 68	45 10	43 83	40 92	38 87	36 16	37 18	358 18

Net Premiums and Reserve Values per \$1,000.

FIFTEEN YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE $4\frac{1}{2}$ PER CENT.

AGE AT ISSUANCE.	RESERVES AT THE END OF							
	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
20	\$487 08	\$505 48	\$577 52	\$653 40	\$733 36	\$817 60	\$906 40	\$1,000
21	487 02	505 41	577 45	653 33	733 28	817 54	906 36	1,000
22	486 94	505 32	577 36	653 25	733 21	817 48	906 32	1,000
23	486 87	505 25	577 28	653 16	733 13	817 42	906 28	1,000
24	486 79	505 17	577 19	653 07	733 05	817 35	906 24	1,000
25	486 71	505 07	577 09	652 97	732 96	817 28	906 20	1,000
26	486 62	504 98	576 99	652 87	732 86	817 20	906 15	1,000
27	486 53	504 88	576 88	652 78	732 76	817 12	906 09	1,000
28	486 44	504 78	576 78	652 65	732 65	817 02	906 03	1,000
29	486 34	504 66	576 64	652 52	732 52	816 92	905 97	1,000
30	486 24	504 54	576 51	652 38	732 39	816 80	905 90	1,000
31	486 12	504 41	576 37	652 24	732 25	816 68	905 83	1,000
32	486 00	504 26	576 21	652 07	732 10	816 55	905 74	1,000
33	485 87	504 12	576 05	651 90	731 93	816 41	905 65	1,000
34	485 74	503 96	575 88	651 72	731 75	816 28	905 55	1,000
35	485 60	503 80	575 69	651 52	731 56	816 08	905 44	1,000
36	485 46	503 63	575 49	651 31	731 34	815 89	905 31	1,000
37	485 31	503 45	575 29	651 08	731 11	815 68	905 17	1,000
38	485 17	503 26	575 07	650 84	730 85	815 45	905 02	1,000
39	485 02	503 07	574 83	650 56	730 56	815 19	904 84	1,000
40	484 89	502 88	574 58	650 26	730 24	814 89	904 65	1,000
41	484 74	502 66	574 29	649 91	729 87	814 56	904 43	1,000
42	484 56	502 40	573 94	649 51	729 46	814 18	904 18	1,000
43	484 35	502 09	573 55	649 06	728 98	813 76	903 89	1,000
44	484 09	501 72	573 09	648 53	728 44	813 27	903 57	1,000
45	483 77	501 29	572 55	647 93	727 82	812 72	903 21	1,000
46	483 38	500 77	571 93	647 23	727 11	812 09	902 80	1,000
47	482 93	500 18	571 22	646 44	726 30	811 38	902 34	1,000
48	482 39	499 49	570 40	645 54	725 39	810 58	901 82	1,000
49	481 75	498 70	569 47	644 52	724 37	809 68	901 23	1,000
50	481 04	497 80	568 43	643 38	723 23	808 63	900 58	1,000
51	480 24	496 81	567 27	642 11	721 95	807 56	899 86	1,000
52	479 34	495 70	565 97	640 69	720 54	806 32	899 05	1,000
53	478 36	494 48	564 54	639 13	718 97	804 98	898 14	1,000
54	427 26	493 12	562 96	637 42	717 23	803 40	897 14	1,000
55	426 06	491 63	561 23	635 51	715 31	801 70	896 03	1,000
56	424 76	490 01	560 32	633 41	713 20	799 83	894 79	1,000
57	423 85	488 24	557 24	631 12	710 86	797 76	893 42	1,000
58	421 81	486 31	554 96	628 58	708 28	795 44	891 88	1,000
59	420 12	484 18	552 43	625 79	705 42	792 89	889 20	1,000
60	418 27	481 83	549 64	622 63	702 24	789 05	886 34	1,000

Net Premiums and Reserve Values per \$1,000

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20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4 1/2 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 80.)

Age at Issue.	Net Annual Premiums.	RESERVE AT THE END OF										
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
20	\$17 07	\$10 11	\$20 71	\$31 82	\$43 47	\$55 70	\$68 59	\$81 98	\$96 10	\$110 91	\$126 45	\$142 75
21	17 87	10 37	21 25	32 66	44 62	57 18	70 34	84 15	98 64	113 88	129 77	146 49
22	17 68	10 65	21 89	33 54	45 89	58 72	72 29	86 41	101 28	116 87	133 29	150 89
23	18 01	10 95	22 43	34 47	47 09	60 33	74 21	89 77	104 08	120 05	136 84	154 44
24	18 85	11 26	23 06	35 44	48 41	62 01	76 27	91 22	106 91	123 85	140 59	158 86
25	18 71	11 59	23 72	36 44	49 78	63 76	78 42	93 79	109 90	126 79	144 49	163 06
26	19 09	11 91	24 40	37 49	51 20	65 58	80 65	96 45	113 00	130 35	148 55	167 62
27	19 48	12 23	25 11	38 58	52 69	67 48	82 98	99 22	116 24	134 08	152 77	172 96
28	19 89	12 63	25 85	39 71	54 24	69 46	85 40	102 10	119 60	137 94	157 15	177 27
29	20 32	13 02	26 62	40 90	55 85	71 51	87 91	105 10	123 10	141 95	161 69	182 87
30	20 78	13 40	27 43	42 13	57 52	73 64	90 53	108 21	126 78	146 11	166 40	187 64
31	21 25	13 81	28 28	43 41	59 27	75 87	93 25	111 45	130 49	150 42	171 28	193 12
32	21 75	14 24	29 14	44 74	61 08	78 18	96 07	114 79	134 39	154 88	176 33	198 78
33	22 27	14 69	30 04	46 13	62 96	80 53	99 00	118 27	138 42	159 51	181 57	204 64
34	22 81	15 14	31 00	47 58	64 99	83 06	102 04	121 87	142 01	164 30	186 99	210 70
35	23 39	15 64	31 98	49 08	66 96	85 65	105 18	125 60	146 95	169 27	192 59	216 95
36	23 90	16 13	33 00	50 63	69 06	88 31	108 43	129 46	151 44	174 39	198 36	223 88
37	24 63	16 64	34 06	52 24	71 29	91 08	111 81	133 47	156 07	179 68	204 30	229 99
38	25 30	17 19	35 15	53 90	73 50	93 95	115 81	137 60	160 86	185 11	210 41	236 76
39	26 00	17 76	36 28	55 64	75 85	96 94	118 93	141 88	165 79	190 71	216 67	243 68
40	26 75	18 33	37 43	57 45	78 29	100 01	122 67	146 27	170 85	196 44	223 04	250 70
41	27 53	18 95	38 71	59 39	80 82	103 21	126 52	150 79	176 04	202 27	229 52	257 83
42	28 36	19 58	40 09	61 27	83 42	106 48	130 47	155 41	181 31	208 19	236 08	265 03
43	29 23	20 24	41 32	63 27	86 10	109 85	134 51	160 11	186 65	214 17	242 70	272 29
44	30 16	20 92	42 69	65 32	88 85	113 27	138 60	164 85	192 04	220 20	249 36	279 57
45	31 15	21 63	44 09	67 43	91 65	116 75	142 74	169 63	197 46	226 26	256 05	286 87
46	32 19	22 34	45 53	69 58	94 48	120 25	146 89	174 44	202 91	232 32	262 73	294 15
47	33 30	23 08	46 99	71 74	97 39	123 77	151 07	179 26	208 36	238 39	269 39	301 41
48	34 48	23 82	48 45	73 91	100 18	127 29	155 25	184 08	213 80	244 42	276 01	308 51
49	35 74	24 56	49 92	76 07	103 04	130 82	159 49	188 89	219 21	250 43	282 59	315 73
50	37 07	25 31	51 39	78 26	105 92	134 37	163 62	193 69	224 61	256 40	289 11	322 78
51	38 49	26 06	52 89	80 47	108 82	137 93	167 82	198 49	229 99	262 33	295 56	329 72
52	40 01	26 83	54 40	82 70	111 73	141 50	172 01	203 29	235 34	268 20	301 92	336 55
53	41 62	27 61	55 93	84 95	114 66	145 06	176 21	208 05	240 65	274 00	308 18	343 25
54	43 35	28 40	57 47	87 21	117 60	148 67	180 40	212 80	245 90	279 72	314 34	349 51
55	45 19	29 20	59 08	89 48	120 57	152 26	184 58	217 51	251 09	285 36	320 37	355 17
56	47 17	30 00	60 60	91 79	123 54	155 86	188 73	222 17	256 22	290 89	326 23	362 33
57	49 28	30 82	62 20	94 11	126 53	159 44	192 86	226 80	261 26	296 28	331 92	368 25
58	51 55	31 66	63 81	96 44	129 51	163 02	196 97	231 36	266 20	301 52	337 88	373 88
59	53 99	32 50	65 43	98 77	132 49	166 57	201 03	236 83	270 99	306 55	342 59	379 19
60	56 61	33 35	67 06	101 02	135 46	170 11	205 02	240 12	275 64	311 39	347 52	384 34

Net Premiums and Reserve Values per \$1,000.

20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE LIFE CO. (NEW YORK)

(The Reserve is equivalent to the face of the Policy at age 65.)

079

AMERICAN EXPERIENCE 15 PER CENT.

Net Annual Premiums.		RESERVES AT THE END OF									
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
1	46	29	30	32	137	163	201	241	283	327	378
2	47	29	30	32	137	163	201	241	283	327	378
3	51	29	30	32	137	163	201	241	283	327	378
4	56	29	30	32	137	163	201	241	283	327	378
5	62	29	30	32	137	163	201	241	283	327	378
6	67	29	30	32	137	163	201	241	283	327	378
7	74	29	30	32	137	163	201	241	283	327	378
8	80	29	30	32	137	163	201	241	283	327	378
9	88	29	30	32	137	163	201	241	283	327	378
10	96	29	30	32	137	163	201	241	283	327	378
11	105	29	30	32	137	163	201	241	283	327	378
12	115	29	30	32	137	163	201	241	283	327	378
13	126	29	30	32	137	163	201	241	283	327	378
14	138	29	30	32	137	163	201	241	283	327	378
15	152	29	30	32	137	163	201	241	283	327	378
16	167	29	30	32	137	163	201	241	283	327	378
17	184	29	30	32	137	163	201	241	283	327	378
18	204	29	30	32	137	163	201	241	283	327	378
19	227	29	30	32	137	163	201	241	283	327	378
20	254	29	30	32	137	163	201	241	283	327	378
21	285	29	30	32	137	163	201	241	283	327	378
22	320	29	30	32	137	163	201	241	283	327	378
23	360	29	30	32	137	163	201	241	283	327	378
24	405	29	30	32	137	163	201	241	283	327	378
25	456	29	30	32	137	163	201	241	283	327	378
26	513	29	30	32	137	163	201	241	283	327	378
27	576	29	30	32	137	163	201	241	283	327	378
28	645	29	30	32	137	163	201	241	283	327	378
29	720	29	30	32	137	163	201	241	283	327	378
30	801	29	30	32	137	163	201	241	283	327	378
31	888	29	30	32	137	163	201	241	283	327	378
32	981	29	30	32	137	163	201	241	283	327	378
33	1080	29	30	32	137	163	201	241	283	327	378
34	1185	29	30	32	137	163	201	241	283	327	378
35	1296	29	30	32	137	163	201	241	283	327	378
36	1413	29	30	32	137	163	201	241	283	327	378
37	1536	29	30	32	137	163	201	241	283	327	378
38	1665	29	30	32	137	163	201	241	283	327	378
39	1800	29	30	32	137	163	201	241	283	327	378
40	1941	29	30	32	137	163	201	241	283	327	378
41	2088	29	30	32	137	163	201	241	283	327	378
42	2241	29	30	32	137	163	201	241	283	327	378
43	2400	29	30	32	137	163	201	241	283	327	378
44	2565	29	30	32	137	163	201	241	283	327	378
45	2736	29	30	32	137	163	201	241	283	327	378
46	2913	29	30	32	137	163	201	241	283	327	378
47	3096	29	30	32	137	163	201	241	283	327	378
48	3285	29	30	32	137	163	201	241	283	327	378
49	3480	29	30	32	137	163	201	241	283	327	378
50	3681	29	30	32	137	163	201	241	283	327	378
51	3888	29	30	32	137	163	201	241	283	327	378
52	4101	29	30	32	137	163	201	241	283	327	378
53	4320	29	30	32	137	163	201	241	283	327	378
54	4545	29	30	32	137	163	201	241	283	327	378
55	4776	29	30	32	137	163	201	241	283	327	378
56	5013	29	30	32	137	163	201	241	283	327	378
57	5256	29	30	32	137	163	201	241	283	327	378
58	5505	29	30	32	137	163	201	241	283	327	378
59	5760	29	30	32	137	163	201	241	283	327	378
60	6021	29	30	32	137	163	201	241	283	327	378
61	6288	29	30	32	137	163	201	241	283	327	378
62	6561	29	30	32	137	163	201	241	283	327	378
63	6840	29	30	32	137	163	201	241	283	327	378
64	7125	29	30	32	137	163	201	241	283	327	378
65	7416	29	30	32	137	163	201	241	283	327	378
66	7713	29	30	32	137	163	201	241	283	327	378
67	8016	29	30	32	137	163	201	241	283	327	378
68	8325	29	30	32	137	163	201	241	283	327	378
69	8640	29	30	32	137	163	201	241	283	327	378
70	8961	29	30	32	137	163	201	241	283	327	378
71	9288	29	30	32	137	163	201	241	283	327	378
72	9621	29	30	32	137	163	201	241	283	327	378
73	9960	29	30	32	137	163	201	241	283	327	378
74	10305	29	30	32	137	163	201	241	283	327	378
75	10656	29	30	32	137	163	201	241	283	327	378
76	11013	29	30	32	137	163	201	241	283	327	378
77	11376	29	30	32	137	163	201	241	283	327	378
78	11745	29	30	32	137	163	201	241	283	327	378
79	12120	29	30	32	137	163	201	241	283	327	378
80	12501	29	30	32	137	163	201	241	283	327	378
81	12888	29	30	32	137	163	201	241	283	327	378
82	13281	29	30	32	137	163	201	241	283	327	378
83	13680	29	30	32	137	163	201	241	283	327	378
84	14085	29	30	32	137	163	201	241	283	327	378
85	14496	29	30	32	137	163	201	241	283	327	378
86	14913	29	30	32	137	163	201	241	283	327	378
87	15336	29	30	32	137	163	201	241	283	327	378
88	15765	29	30	32	137	163	201	241	283	327	378
89	16200	29	30	32	137	163	201	241	283	327	378
90	16641	29	30	32	137	163	201	241	283	327	378
91	17088	29	30	32	137	163	201	241	283	327	378
92	17541	29	30	32	137	163	201	241	283	327	378
93	18000	29	30	32	137	163	201	241	283	327	378
94	18465	29	30	32	137	163	201	241	283	327	378
95	18936	29	30	32	137	163	201	241	283	327	378
96	19413	29	30	32	137	163	201	241	283	327	378
97	19896	29	30	32	137	163	201	241	283	327	378
98	20385	29	30	32	137	163	201	241	283	327	378
99	20880	29	30	32	137	163	201	241	283	327	378
100	21381	29	30	32	137	163	201	241	283	327	378
101	21888	29	30	32	137	163	201	241	283	327	378
102	22401	29	30	32	137	163	201	241	283	327	378
103	22920	29	30	32	137	163	201	241	283	327	378
104	23445	29	30	32	137	163	201	241	283	327	378
105	23976	29	30	32	137	163	201	241	283	327	378
106	24513	29	30	32	137	163	201	241	283	327	378
107	25056	29	30	32	137	163	201	241	283	327	378
108	25605	29	30	32	137	163	201	241	283	327	378
109	26160	29	30	32	137	163	201	241	283	327	378
110	26721	29	30	32	137	163	201	241	283	327	378
111	27288	29	30	32	137	163	201	241	283	327	378
112	27861	29	30	32	137	163	201	241	283	327	378
113	28440	29	30	32	137	163	201	241	283	327	378
114	29025	29	30	32	137	163	201	241	283	327	378
115	29616	29	30	32	137	163	201	241	283	327	378
116	30213	29	30	32	137	163	201	241	283	327	378
117	30816	29	30	32	137	163	201	241	283	327	378
118	31425	29	30	32	137	163	201	241	283	327	378
119	32040	29	30	32	137	163	201	241	283	327	378
120	32661	29	30	32	137	163	201	241	283	327	378
121	33288	29	30	32	137	163	201	241	283	327	378
122	33921	29	30	32	137	163	201	241	283	327	378
123	34560	29	30	32	137	163	201	241	283	327	378
124	35205	29	30	32	137	163	201	241	283	327	378
125	35856	29	30	32	137	163	201	241	283	327	378
126	36513	29	30	32	137	163	201	241	283	327	378
12											

Net Premiums and Reserve Values per \$1,000.

TWENTY YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE $4\frac{1}{2}$ PER CENT.

Age at Issue.	RESERVES AT THE END OF									
	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	422 80	474 87	528 68	585 88	646 14	709 64	776 56	847 11	921 51	\$1,000 00
21	422 74	474 80	528 60	585 79	646 05	709 54	776 47	847 04	921 47	1,000 00
22	422 68	474 28	528 52	585 70	645 96	709 45	776 39	846 97	921 42	1,000 00
23	422 62	474 16	528 44	585 61	645 86	709 36	776 30	846 89	921 37	1,000 00
24	422 56	474 08	528 36	585 52	645 76	709 26	776 19	846 80	921 32	1,000 00
25	422 51	474 02	528 27	585 42	645 66	709 18	776 08	846 71	921 26	1,000 00
26	422 45	473 95	528 18	585 32	645 58	709 01	775 96	846 61	921 20	1,000 00
27	422 40	473 87	528 09	585 20	645 41	708 88	775 84	846 50	921 13	1,000 00
28	422 35	473 80	527 99	585 09	645 28	708 75	775 70	846 39	921 06	1,000 00
29	422 29	473 72	527 89	584 97	645 14	708 60	775 56	846 26	920 98	1,000 00
30	422 25	473 65	527 80	584 86	645 01	708 45	775 41	846 13	920 89	1,000 00
31	422 22	473 59	527 72	584 74	644 86	708 29	775 24	845 98	920 79	1,000 00
32	422 19	473 54	527 63	584 63	644 72	708 12	775 07	845 82	920 68	1,000 00
33	422 16	473 51	527 56	584 52	644 58	707 95	774 88	845 64	920 55	1,000 00
34	422 14	473 50	527 51	584 42	644 48	707 76	774 68	845 44	920 42	1,000 00
35	422 12	473 50	527 45	584 32	644 37	707 55	774 48	845 22	920 27	1,000 00
36	422 10	473 50	527 42	584 23	644 09	707 31	774 16	844 97	920 10	1,000 00
37	422 08	473 57	527 39	584 09	643 88	707 05	773 87	844 69	919 91	1,000 00
38	422 06	473 62	527 34	583 94	643 65	706 76	773 58	844 37	919 69	1,000 00
39	422 04	473 67	527 29	583 78	643 40	706 41	773 16	844 02	919 45	1,000 00
40	422 03	473 72	527 21	583 59	643 10	706 08	772 78	843 62	919 18	1,000 00
41	422 02	473 76	527 13	583 37	642 75	705 59	772 25	843 18	918 88	1,000 00
42	422 01	473 79	527 00	583 10	642 35	705 09	771 71	842 67	918 54	1,000 00
43	422 00	473 78	526 84	582 78	641 89	704 52	771 09	842 10	918 16	1,000 00
44	422 00	473 75	526 68	582 40	641 35	703 97	770 39	841 46	917 73	1,000 00
45	422 00	473 68	526 57	581 95	640 74	703 13	769 60	840 78	917 24	1,000 00
46	422 00	473 56	526 05	581 43	640 04	702 29	768 71	839 92	916 70	1,000 00
47	422 00	473 40	525 67	580 83	639 28	701 31	767 71	839 01	916 09	1,000 00
48	422 00	473 20	525 22	580 14	638 38	700 28	766 58	837 99	915 40	1,000 00
49	422 00	472 95	524 71	579 36	637 52	699 11	765 35	836 85	914 64	1,000 00
50	422 00	472 67	524 13	578 50	636 20	697 79	763 95	835 59	913 79	1,000 00
51	422 00	472 35	523 52	577 56	634 97	696 34	762 43	834 19	912 85	1,000 00
52	422 00	472 02	522 88	576 53	633 62	694 76	760 74	832 64	911 80	1,000 00
53	422 00	471 67	522 10	575 41	632 15	693 01	758 88	830 92	910 65	1,000 00
54	422 00	471 29	521 29	574 13	630 52	691 08	756 82	829 02	909 36	1,000 00
55	422 00	470 88	520 42	572 82	628 72	688 98	754 52	826 91	907 94	1,000 00
56	422 00	470 41	519 42	571 30	626 70	686 53	751 97	824 58	906 38	1,000 00
57	422 00	469 85	518 29	569 57	624 43	683 85	749 16	822 02	904 65	1,000 00
58	422 00	469 17	516 97	567 60	621 88	680 91	746 07	819 21	902 75	1,000 00
59	422 00	468 34	515 48	565 39	619 09	677 71	742 74	816 16	900 66	1,000 00
60	422 00	467 34	513 71	563 00	616 13	674 13	739 13	812 37	898 37	1,000 00

Present Value of One Dollar per Annum payable at the end of each year. Interest at the following rates, compounded annually.

Years	2 per ct.	3 per ct.	4 per ct.	4½ per ct.	5 per ct.	5½ per ct.	6 per ct.	6½ per ct.	7 per ct.
1	\$ 989	\$ 971	\$ 962	\$ 957	\$ 952	\$ 948	\$ 943	\$ 939	\$ 935
2	1 942	1 913	1 886	1 873	1 859	1 846	1 833	1 821	1 808
3	2 884	2 829	2 775	2 749	2 723	2 698	2 673	2 648	2 624
4	3 808	3 717	3 630	3 588	3 546	3 505	3 465	3 426	3 387
5	4 714	4 580	4 452	4 390	4 329	4 270	4 212	4 156	4 100
6	5 601	5 417	5 242	5 158	5 076	4 996	4 917	4 841	4 767
7	6 472	6 230	6 002	5 893	5 786	5 683	5 582	5 485	5 389
8	7 326	7 028	6 733	6 596	6 463	6 335	6 210	6 089	5 971
9	8 162	7 786	7 435	7 269	7 108	6 952	6 802	6 656	6 515
10	8 983	8 530	8 111	7 913	7 722	7 538	7 360	7 189	7 024
11	9 787	9 253	8 760	8 529	8 306	8 093	7 887	7 689	7 499
12	10 575	9 954	9 385	9 119	8 863	8 619	8 384	8 159	7 943
13	11 348	10 636	9 986	9 683	9 394	9 117	8 858	8 600	8 358
14	12 106	11 296	10 563	10 223	9 899	9 590	9 295	9 014	8 745
15	12 849	11 938	11 118	10 740	10 380	10 038	9 712	9 403	9 108
16	13 578	12 561	11 652	11 234	10 838	10 462	10 106	9 768	9 447
17	14 292	13 186	12 168	11 707	11 274	10 865	10 477	10 111	9 763
18	14 992	13 754	12 659	12 160	11 690	11 246	10 828	10 432	10 059
19	15 679	14 324	13 134	12 593	12 085	11 608	11 158	10 735	10 336
20	16 351	14 877	13 590	13 008	12 462	11 950	11 470	11 019	10 594
21	17 011	15 415	14 029	13 406	12 821	12 275	11 764	11 285	10 836
22	17 658	15 937	14 451	13 784	13 168	12 583	12 042	11 535	11 061
23	18 292	16 444	14 857	14 148	13 489	12 875	12 303	11 770	11 272
24	18 914	16 936	15 247	14 495	13 799	13 152	12 550	12 091	11 469
25	19 524	17 413	15 622	14 828	14 094	13 414	12 783	12 198	11 654
26	20 121	17 877	15 983	15 147	14 375	13 662	13 003	12 392	11 826
27	20 707	18 327	16 330	15 451	14 643	13 898	13 210	12 575	12 007
28	21 281	18 764	16 663	15 743	14 898	14 121	13 406	12 746	12 137
29	21 844	19 188	16 984	16 022	15 141	14 333	13 591	12 907	12 278
30	22 397	19 600	17 292	16 289	15 372	14 534	13 765	13 059	12 409
31	22 938	20 000	17 588	16 544	15 593	14 724	13 929	13 201	12 532
32	23 468	20 389	17 874	16 789	15 803	14 904	14 084	13 334	12 647
33	23 989	20 766	18 148	17 023	16 003	15 075	14 230	13 459	12 754
34	24 499	21 132	18 411	17 247	16 193	15 237	14 368	13 577	12 854
35	24 999	21 487	18 665	17 461	16 374	15 391	14 498	13 687	12 948
36	25 489	21 832	18 908	17 666	16 547	15 536	14 621	13 791	13 035
37	25 970	22 167	19 143	17 862	16 711	15 674	14 737	13 888	13 117
38	26 441	22 492	19 368	18 050	16 863	15 805	14 846	13 979	13 193
39	26 903	22 808	19 584	18 230	17 017	15 929	14 949	14 065	13 265
40	27 356	23 115	19 793	18 402	17 159	16 046	15 046	14 146	13 332

NOTE.—To find the present value of \$1.00 paid at the beginning of each year, abstract one from the number of years desired, find the value opposite such year in the above table, and add \$1.00 to that amount.

Present Value of One Dollar due at the end of any year
1 to 40. Interest at the following rates, compounded annually

Years	2 per ct.	3 per ct.	4 per ct.	4½ per ct.	5 per ct.	5½ per ct.	6 per ct.	6½ per ct.	7 per ct.
1	.9804	.9709	.9615	.9569	.9524	.9479	.9434	.9390	.9346
2	.9612	.9425	.9246	.9187	.9140	.9094	.9048	.8999	.8954
3	.9428	.9151	.8980	.8903	.8858	.8813	.8768	.8723	.8678
4	.9248	.8885	.8648	.8548	.8503	.8458	.8413	.8368	.8323
5	.9077	.8626	.8319	.8186	.8140	.8094	.8048	.7999	.7954
6	.8880	.8375	.7903	.7679	.7624	.7579	.7534	.7489	.7444
7	.8706	.8181	.7699	.7448	.7393	.7348	.7303	.7258	.7213
8	.8535	.7994	.7507	.7232	.7177	.7132	.7087	.7042	.6997
9	.8368	.7804	.7306	.7012	.6957	.6912	.6867	.6822	.6777
10	.8208	.7621	.7116	.6808	.6753	.6708	.6663	.6618	.6573
11	.8043	.7444	.6939	.6622	.6567	.6522	.6477	.6432	.6387
12	.7885	.7274	.6769	.6448	.6393	.6348	.6303	.6258	.6213
13	.7730	.7116	.6611	.6288	.6233	.6188	.6143	.6098	.6053
14	.7579	.6964	.6459	.6132	.6077	.6032	.5987	.5942	.5897
15	.7430	.6814	.6309	.5978	.5923	.5878	.5833	.5788	.5743
16	.7284	.6667	.6162	.5832	.5777	.5732	.5687	.5642	.5597
17	.7142	.6524	.6019	.5688	.5633	.5588	.5543	.5498	.5453
18	.7002	.6384	.5879	.5548	.5493	.5448	.5403	.5358	.5313
19	.6864	.6246	.5741	.5410	.5355	.5310	.5265	.5220	.5175
20	.6730	.6112	.5607	.5276	.5221	.5176	.5131	.5086	.5041
21	.6598	.5980	.5475	.5144	.5089	.5044	.4999	.4954	.4909
22	.6468	.5850	.5345	.5014	.4959	.4914	.4869	.4824	.4779
23	.6342	.5724	.5219	.4888	.4833	.4788	.4743	.4698	.4653
24	.6217	.5600	.5095	.4764	.4709	.4664	.4619	.4574	.4529
25	.6095	.5478	.4973	.4642	.4587	.4542	.4497	.4452	.4407
26	.5976	.5359	.4854	.4524	.4469	.4424	.4379	.4334	.4289
27	.5859	.5242	.4737	.4406	.4351	.4306	.4261	.4216	.4171
28	.5744	.5127	.4622	.4292	.4237	.4192	.4147	.4102	.4057
29	.5631	.5014	.4509	.4178	.4123	.4078	.4033	.3988	.3943
30	.5521	.4904	.4400	.4069	.4014	.3969	.3924	.3879	.3834
31	.5412	.4795	.4290	.3960	.3905	.3860	.3815	.3770	.3725
32	.5306	.4689	.4184	.3854	.3799	.3754	.3709	.3664	.3619
33	.5202	.4585	.4080	.3750	.3695	.3650	.3605	.3560	.3515
34	.5100	.4483	.3978	.3648	.3593	.3548	.3503	.3458	.3413
35	.5000	.4383	.3878	.3548	.3493	.3448	.3403	.3358	.3313
36	.4902	.4285	.3780	.3450	.3395	.3350	.3305	.3260	.3215
37	.4806	.4189	.3684	.3354	.3299	.3254	.3209	.3164	.3119
38	.4712	.4095	.3590	.3260	.3205	.3160	.3115	.3070	.3025
39	.4619	.4002	.3497	.3167	.3112	.3067	.3022	.2977	.2932
40	.4529	.3912	.3407	.3077	.3022	.2977	.2932	.2887	.2842

Amount of One Dollar at the end of any year from 1 to 40
Interest at the following rates, compounded annually.

Years	2 per ct.	3 per ct.	4 per ct.	4½ per ct.	5 per ct.	5½ per ct.	6 per ct.	6½ per ct.	7 per ct.
1	\$ 1.020	\$ 1.030	\$ 1.040	\$ 1.045	\$ 1.050	\$ 1.055	\$ 1.060	\$ 1.065	\$ 1.070
2	1.040	1.061	1.082	1.092	1.103	1.113	1.124	1.134	1.145
3	1.061	1.093	1.125	1.141	1.158	1.174	1.191	1.206	1.225
4	1.082	1.126	1.170	1.193	1.216	1.239	1.262	1.286	1.314
5	1.104	1.159	1.217	1.246	1.276	1.307	1.338	1.370	1.408
6	1.126	1.194	1.265	1.302	1.340	1.379	1.419	1.459	1.501
7	1.149	1.230	1.316	1.361	1.407	1.455	1.504	1.554	1.606
8	1.172	1.267	1.369	1.422	1.477	1.535	1.594	1.655	1.718
9	1.195	1.305	1.423	1.486	1.551	1.619	1.689	1.763	1.838
10	1.219	1.344	1.480	1.553	1.629	1.708	1.791	1.877	1.967
11	1.243	1.384	1.539	1.623	1.710	1.802	1.898	1.999	2.105
12	1.268	1.426	1.601	1.696	1.796	1.901	2.012	2.129	2.253
13	1.294	1.469	1.665	1.772	1.886	2.006	2.133	2.267	2.410
14	1.319	1.513	1.732	1.882	1.990	2.116	2.261	2.415	2.579
15	1.346	1.558	1.801	1.935	2.079	2.232	2.397	2.572	2.760
16	1.373	1.605	1.873	2.022	2.183	2.305	2.540	2.739	2.962
17	1.400	1.653	1.948	2.113	2.292	2.425	2.693	2.917	3.180
18	1.428	1.702	2.026	2.208	2.407	2.621	2.854	3.107	3.420
19	1.457	1.754	2.107	2.308	2.527	2.766	3.026	3.309	3.617
20	1.486	1.806	2.191	2.412	2.653	2.918	3.207	3.524	3.870
21	1.516	1.860	2.279	2.520	2.786	3.078	3.400	3.753	4.141
22	1.546	1.916	2.370	2.634	2.925	3.248	3.604	3.997	4.430
23	1.577	1.974	2.465	2.752	3.072	3.426	3.820	4.256	4.741
24	1.608	2.033	2.563	2.876	3.225	3.615	4.049	4.533	5.072
25	1.641	2.094	2.666	3.005	3.386	3.813	4.292	4.828	5.427
26	1.673	2.157	2.772	3.141	3.556	4.023	4.549	5.141	5.807
27	1.707	2.221	2.883	3.282	3.733	4.244	4.822	5.476	6.214
28	1.741	2.288	2.999	3.430	3.920	4.478	5.112	5.832	6.649
29	1.776	2.357	3.119	3.584	4.116	4.724	5.418	6.211	7.114
30	1.811	2.427	3.243	3.745	4.322	4.984	5.743	6.614	7.612
31	1.848	2.500	3.373	3.914	4.538	5.258	6.088	7.044	8.145
32	1.885	2.575	3.508	4.090	4.765	5.547	6.453	7.502	8.715
33	1.922	2.652	3.648	4.274	5.003	5.852	6.841	7.990	9.323
34	1.961	2.732	3.794	4.466	5.253	6.174	7.251	8.509	9.978
35	2.000	2.814	3.946	4.667	5.516	6.514	7.686	9.062	10.677
36	2.040	2.898	4.104	4.877	5.792	6.872	8.147	9.651	11.424
37	2.081	2.985	4.268	5.097	6.081	7.250	8.636	10.279	12.224
38	2.122	3.075	4.439	5.326	6.385	7.649	9.154	10.947	13.079
39	2.165	3.167	4.616	5.566	6.705	8.069	9.704	11.658	13.995
40	2.208	3.262	4.801	5.816	7.040	8.513	10.286	12.416	14.974

LOAN VALUES AND PAID-UP VALUES.

On Combined Term and Renewal Option Policies \$1,000 Each.

Age at Issue.	Continual Payment Whole Life Loan Values.	Paid-up Assurance.	20-Payment Life Loan Values.	Paid-up Assurance.	20-Year Endowment Loan Values.	Paid-up Assurance.
	AT END OF	AT END OF	AT END OF	AT END OF	AT END OF	AT END OF
	1 Year.	2 Years	1 Year.	2 Years	1 Year.	2 Years
25	\$ 8	\$27	\$14	\$52	\$31	\$64
26	8	28	15	53	31	64
27	9	28	15	53	31	64
28	9	29	15	53	31	64
29	9	29	16	53	31	64
30	10	30	16	53	31	64
31	10	30	16	54	31	63
32	11	31	17	54	31	63
33	11	32	17	54	31	63
34	12	32	18	54	31	63
35	12	33	18	55	31	63
36	13	34	19	55	31	63
37	13	35	19	55	31	63
38	14	36	20	55	32	63
39	15	36	20	56	32	63
40	15	37	21	56	32	63
41	16	38	22	56	32	63
42	17	39	22	57	32	63
43	18	40	23	57	32	63
44	18	41	24	57	32	63
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46	20	42	25	57	33	62
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50	24	44	27	56	33	61
51	25	44	28	56	33	61
52	26	45	28	56	33	60
53	27	46	29	56	34	60
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NOTE.—The Loan and Surrender Values for *succeeding* years on these policies will be the same as those under similar forms of accumulation policies, and may be taken from the tables of Surrender Values, for those forms of policies corresponding to the age then actually attained.

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